

APPLICATION FOR TERM DEPOSITS

FE INVESTMENTS LIMITED

Client Number
(Office Use Only)



1 Please enter your personal details

Joint/Company/Trust/Estate					Deposit number (Office Use Only)	
Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Miss <input type="checkbox"/>	Other <input type="checkbox"/>	Surname	First names	
Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Miss <input type="checkbox"/>	Other <input type="checkbox"/>	Surname	First names	
Telephone				Mobile		
Email						
Physical address						
Suburb		City		Country		Post code
Postal address (if different from above)						

2 Resident withholding tax

If you are a New Zealand resident we will deduct Resident Withholding Tax ("RWT") at the rate of 33% unless you either request us to deduct at a lesser rate or if you hold a valid Certificate of Exemption for RWT. Please attach a copy of this Exemption Certificate to this Application Form.

IRD Number (01): IRD Number (02):

Please deduct RWT at the rate of 10.5% 17.5% 28% 30% 33% 2% (ALL) Others

3 Investment options (all rates listed are per annum)

Term	Tick or complete	% Rate	Amount investing (minimum \$5,000)
12 months	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
18 months	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
24 months	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
36 months	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Other	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>

Currency of Investment

4 Quarterly interest payment instruction (please mark appropriate box)

- Compounded quarterly.** Earn interest on my interest, and add the quarterly interest due to my SECURED TERM DEPOSIT account.
- Direct credit.** Please pay quarterly interest direct to my bank account.
- Cheque.** Please send quarterly interest by cheque to the above address.

Bank Details:

Bank: Account number:

Account name:

5 Maturity instructions

Choose from the following option. (We will contact you in advance of maturity so that you can confirm or vary this instruction)

Funds to be paid by:

- Repayment of principal and all interest outstanding (if any) to bank account detailed above.
- Reinvestment of principal and repayment of all interest outstanding (if any).
- Reinvestment of \$ and the repayment of all remaining principal and interest outstanding (if any).
- All funds automatically reinvested for the same term as the initial amount.

My signature is confirmation that I have read the latest version of FE Investments Limited Product Disclosure Statement and agree to the terms and conditions expressed in those documents together with any additional terms and conditions contained in the Application Form.

Signature: _____ Signature: _____ Date: _____ / _____ /20

If this is a joint application both must sign. If you are signing as an attorney, please attach the Power of Attorney or Authority Letter.

TERMS AND CONDITIONS



Secure term deposits

FE Investments Limited ("FEI") reserves the right, without notice, to vary the interest rates and terms offered for secured term deposits ("Term Deposits"). FEI will advise you if your application is received after any rate or terms change to the Term Deposits. Unless you confirm to FEI within five business days that you accept the revised rate or terms, your investments will be refunded in full.

Investors will receive (subject only to funds on call) a fixed rate of return for the term of their investment. Interest will be earned on investments and paid at the rates and time or times specified on the Application Form relating to the investment and the payment options selected.

How to invest

After you have made your decision as to which investment product you wish to invest in, and the term and payment options that best suit your needs, the Application Form should be completed as follows (state N/A where a section is not applicable):

Panel 01. Complete the appropriate panels as to your personal details. Please note that pursuant to the Anti-Money Laundering and Countering Financing of Terrorism Act 2009, FEI requires the identity of all new investors to be verified. In particular:

Investors Identification

All investors must provide an acceptable certified copy of the signed identification as follows:

1. (a) a New Zealand Passport OR a photographic national ID issued by a foreign government for identification purpose;
OR (b) 1 form of non-photographic identification such as the NZ full birth certificate *plus* 1 supporting form of photographic identification such as a NZ driver licence, current international driving permit;
OR (c) New Zealand Driver Licence *plus* 1 non photographic document issued within 12 months by a registered bank or a government agency.
2. All investors must provide certified verification of their residential address by providing a copy of one of the following documents (which cannot be more than three months old):
 - (a) Bank statement;
 - (b) Power bill;
 - (c) Home phone bill;
 - (d) Inland Revenue statement; or
 - (e) Local authority rates bill.

PLEASE NOTE: If you are meeting us face to face, then you can bring the above documents to our office for verification by us. If you are not meeting us then you will need to have the documents certified by a **Trusted Referee**. A **Trusted Referee** can be one of the following: A Commonwealth representative (e.g Ambassador, Minister, High Commissioner); Police constable; Justice of the Peace; Registered medical doctor; Kaumatua; Registered teacher; Minister of religion; Lawyer; Notary public; NZ Honorary Consul; Member of parliament; or a chartered accountant.

- **Minor:** If any applicant is under 18 years of age, the Application Form must be signed by the parent or guardian of the applicant.
- **Companies:** Please provide a copy of the company's Certificate of Incorporation. Applications must be signed on behalf of the company by two directors, or one director whose signature must be witnessed.

- **Trusts & Estates:** Identification is required for each trustee, as specified under "All Investors". Where there are three or more trustees, one trustee must be noted on the Application Form as the investor. A certified copy of the Trust Deed may be required on request.
- **Power of Attorney:** If this application is made under a Power of Attorney, the Power of Attorney (or a certified copy) must be provided to FEI. The donee of such Power of Attorney must certify that they have received no notice of revocation thereof, by the death of the donor or otherwise.

Panel 02. All investments will have withholding tax deducted unless a copy of the 'Certificate of Exemption' is provided to FEI, or 'Approved Issuer Levy' (AIL) is applicable (see below). Where interest is paid to overseas residents, FEI may deduct Non-Resident Withholding Tax (NRWT) or the cost of the AIL. To enable us to deduct NRWT or AIL, please provide us with both your mailing and residential addresses. If selected, NRWT will be deducted at the rate that applies to your country of residence, per the address provided. Alternatively the cost of AIL (currently 2% of the interest rate) will be deducted in lieu of NRWT (special conditions apply and acknowledgements may be required; please contact FEI for details). NRWT will be rated zero when selecting the AIL option.

Panels 03 and 04. Complete the appropriate panels for the type of investment, term and payment options that best suit your needs. If you wish to invest in a combination of the investment funds you may do so on the one Application Form by completing more than one panel. To confirm the interest rate and payment options current at the time of application, please call FEI on Free Phone 0800 334 683.

New Zealand Tax Residents, please note: If we do not have your IRD number on file, we are required to deduct Resident Withholding Tax at the non-declaration rate of 33%.

Panel 05. Complete the appropriate panel for your preferred management of your investment on maturity.

Panel 06. Once completed, please sign the declaration and forward the Application Form together with a cheque for the full amount of your investment crossed "NOT TRANSFERABLE" and made payable to the order of 'F E Investments Limited', to us using the enclosed FreePost envelope.

Alternatively, complete a direct debit to the bank account number below and attach proof of the deposit to this Application Form.

Bank Account Name: F E Investments Limited Bank Account

Number: 12 3216-0057691-61

General information

All rates are subject to change without prior notice. All rates listed are per annum.

If you have any queries about your investment or completing this form, please telephone us during business hours on free phone 0800 334 683, or e-mail us at: enquiries@fei.co.nz. Alternatively, you can write to us at P O Box 106264 Auckland, 1001.

Confidentiality

FE Investments Limited will take all reasonable steps to protect the confidentiality of all information received from and about you, and will not disclose any information not publicly available to a third party, without your prior consent, except for the purposes of carrying out its business functions or as required by law. You can request access to and correction of any of your personal information held by F E Investments Limited at any time in writing.