



CRAIGS®
INVESTMENT PARTNERS

Account Name

Account Number

Broking Client Agreement

Individual, Joint or Minor Account



Client Agreement

Please return the completed and signed Client Agreement and required documentation (including bank account and identity verification documents) to your Craigs Investment Partners adviser, as detailed below.

Please follow these steps to open your account with us:

Step
1

Complete this form in full, sign and return to your investment adviser.

Step
2

Wait to hear from your adviser that your account has been successfully set up.

Investment Adviser

Investment Adviser

Date | D | D | M | M | Y | Y | Y | Y |

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OFFICE USE ONLY

Client Account No.

Adviser

Completing this Client Agreement

You will find additional information and instructions in the left panel of each page, to help guide you through the form.

If you have any questions or need assistance, please contact your investment adviser.

A Account Type

THIS ACCOUNT IS FOR

Please tick the best description

☐ An individual ☐ Two or more individuals ☐ A minor (< 18 years)

B Client Details

B1 Individual or Primary (First) Applicant

This Primary Applicant will be the main point of contact for this account (Minor's Parent/Guardian)

PERSONAL DETAILS

Title please select one

☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Mx ☐ Dr ☐ Other specify _____

Gender ☐ Male ☐ Female ☐ Non Binary ☐ Prefer not to say

Full Name

First Name

Middle Name

Last Name

Preferred Salutation

Please complete all details and tick your preferred method of contact

☐ Home Ph ☐ Mobile

☐ Work Ph ☐ Post as per mailing address

☐ Email

Residential Address

Postcode | | | | |

Mailing Address (please enter if different from your residential address)

Postcode | | | | |

Date of Birth | D | D | M | M | Y | Y | Y | Y |

Country of Birth ☐ NZ ☐ Australia ☐ Other specify _____

Town or City of Birth _____

Preferred Salutation

This is how you would like your communication addressed.

☐ New Zealand Citizen ☐ Australian Citizen ☒ Other *specify*

☐ Permanent Resident / Resident Visa
 ☐ Work Visa
 

☐ Do not reside in NZ
 ☐ Other Visa *specify*



Occupation ☒ Retired

☐ No ☐ Yes *specify*

Tax resident in NZ ☐ Yes ☐ No *specify*

Please ensure you tick either Yes or No ☐ Yes ☐ No

Country/Jurisdiction of Tax Residence	TIN	please select reason a, b or c from below if applicable
1.		
2.		
3.		

- a) the country/jurisdiction does not issue TINs to its residents
- b) you are otherwise unable to obtain a TIN or equivalent number (please explain why you are unable to obtain a TIN above if you have selected this reason)
- c) no TIN is required (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by the jurisdiction)

Identity Verification

Craigs Investment Partners may request to sight the original of any identity verification document that has been used by you for identity verification purposes.

Photo ID

Photo ID provided must be of a quality to enable the person's identity to be verified.

Certified Copy

Original documents can be sighted by a Craigs Investment Partners employee.

Alternatively all identity documents must be certified by one of the following:

- Justice of the Peace (JP)
- Lawyer
- Notary Public
- NZ Chartered Accountant
- NZ Police Constable
- Member of Parliament
- Registered Medical Doctor
- Registered Teacher
- Minister of Religion.

This person certifying must not be related to you, be your spouse or partner, live at the same address as you or be involved in this Client Agreement.

Certified documents must include the full name, occupation and an original signature of the certifier and the date of certification.

Certification must have been carried out in the three months preceding presentation of the certified documents.

Example wording to be used on certification

"I certify this to be a true copy of the original document which I have sighted, and where it is an identity document, represents the identity of the named individual in the document; Signature, Full Name, Occupation, Date."

Client Portal

This is accessed via craigsip.com/login and is available to all clients and authorised persons associated with the account i.e. accountants, Trustees, beneficial owners. It is an online tool which enables monitoring of investment performance, plus access to research reports and investment reports.

IDENTITY AND ADDRESS VERIFICATION

Please tick which method you would like us to use to identify you:

- ☐ Electronically ☐ Manually

- 1) **Electronically** – Please indicate below if you authorise us to verify your identity and residential address electronically. By selecting this option, you are authorising Craigs Investment Partners to use your personal information to verify your identity and residential address electronically with information held in third party databases (including the Department of Internal Affairs, NZ Transport Agency and a credit reporting agency).

- ☐ I authorise Craigs Investment Partners to electronically verify my identity and residential address. Please provide us with a copy of the document you select below - either your valid New Zealand/Australian Passport (including photo and signature pages) or New Zealand/Australian Driver Licence (both sides).

- ☐ NZ Passport ☐ NZ Driver Licence
☐ Australian Passport ☐ Australian Driver Licence



We will contact you if we are unable to verify your identity information electronically

- 2) **Manually** – If you choose manual verification, you will need to provide us with certified copies of the documents listed in the Guidance Note for Manual Identity Verification (page 19).

Information provided will be handled in accordance with (i) Clauses 26-28 of the Terms and Conditions or (ii) Clauses 25-27 of the Wholesale Terms and Conditions (as applicable).

REPORTS & CONTRACT NOTES

Reports will be available on the Client Portal and you will receive an email notification when they are available.

Contract notes will be sent to you by email and will be available on the Client Portal.

If you would like to receive the reports or contract notes by post, please discuss this with your adviser.

SUBSCRIPTION

News & Views publication

A quarterly publication with topical articles and company events is available on the Client Portal. Please tick below if you would also like to receive News & Views by email and/or post.

- ☐ Email ☐ Post

Market Insights eNewsletter

A fortnightly email that covers current market information. Please tick if you wish to receive these.

- ☐ Email

B2

Joint (Second) Applicant

PERSONAL DETAILS

Title *please select one*
☐ Mr
 ☐ Mrs
 ☐ Miss
 ☐ Ms
 ☐ Mx
 ☐ Dr
 ☐ Other *specify* _____

 Gender
 ☐ Male
 ☐ Female
 ☐ Non Binary
 ☐ Prefer not to say

Full Name

First Name

Middle Name

Last Name

Preferred Salutation

Please complete all details and tick your preferred method of contact
☐ Home Ph _____ ☐ Mobile _____

☐ Work Ph _____ ☐ Post as per mailing address

☐ Email _____

Residential Address

_____ Postcode | | | | |

Mailing Address *(please enter if different from your residential address)*

_____ Postcode | | | | |

Date of Birth | D | D | M | M | Y | Y | Y | Y |

Country of Birth ☐ NZ ☐ Australia ☐ Other *specify* _____

Town or City of Birth _____

CITIZENSHIP & RESIDENCY STATUS

☐ New Zealand Citizen
 ☐ Australian Citizen
 ☐ Other *specify* _____
If **Other** please provide a copy of your residency documentation:
☐ Permanent Resident / Resident Visa
 ☐ Work Visa

☐ Do not reside in NZ
 ☐ Other Visa *specify* _____
Occupation _____ ☐ Retired

Public Office – Have you, or an immediate family member, held a public office position in the last two years e.g. diplomat, high level judicial, military or ministerial position in New Zealand or overseas?

☐ No
 ☐ Yes *specify* _____

Preferred Salutation

This is how you would like your communication addressed.

Please contact your Tax Adviser if you require assistance completing this section.

Country/Jurisdiction of Tax Residence

TIN – is a tax processing number, 'Tax Identification Number'.

Dependent on the country of tax residency the 'TIN' may also be known by another name. Please see some common examples below.

Australia TIN

Tax File Number (TFN).

UK TIN

National Insurance Number (NINO) or Unique Taxpayer Reference (UTR).

US TIN

If you answered yes to the US question, please provide us with one of the following US Tax Identification Numbers (TIN):

- Social Security Number "SSN"
- Individual Taxpayer Identification Number "ITIN"

For further information on TINs or to find the type of tax identifier required for your country of tax residency, please see www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/

PERSONAL TAX DETAILS

Tax resident in NZ ☒ Yes ☐ No *specify*

New Zealand IRD Number

--	--	--	--	--	--	--	--	--	--

I am a US citizen, green card holder or a US person for US tax purposes.

Please ensure you tick either Yes or No ☐ Yes ☐ No

Please only complete the following if you are a tax resident in one or more countries other than New Zealand.

Please confirm each country/jurisdiction in which you are a tax resident, including the US if indicated above, and provide your TIN for each country/jurisdiction.

Country/Jurisdiction of Tax Residence	TIN	If no TIN is available please select reason a, b or c from below if applicable
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____

Please explain why you are unable to obtain a TIN if you selected reason **b** above.

If no TIN is available please provide the appropriate reason a, b or c where indicated below:

- the country/jurisdiction does not issue TINs to its residents
- you are otherwise unable to obtain a TIN or equivalent number (please explain why you are unable to obtain a TIN above if you have selected this reason)
- no TIN is required (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by the jurisdiction)

Identity Verification

Craigs Investment Partners may request to sight the original of any identity verification document that has been used by you for identity verification purposes.

Photo ID

Photo ID provided must be of a quality to enable the person's identity to be verified.

Certified Copy

Original documents can be sighted by a Craigs Investment Partners employee.

Alternatively all identity documents must be certified by one of the following:

- Justice of the Peace (JP)
- Lawyer
- Notary Public
- NZ Chartered Accountant
- NZ Police Constable
- Member of Parliament
- Registered Medical Doctor
- Registered Teacher
- Minister of Religion.

This person certifying must not be related to you, be your spouse or partner, live at the same address as you or be involved in this Client Agreement.

Certified documents must include the full name, occupation and an original signature of the certifier and the date of certification.

Certification must have been carried out in the three months preceding presentation of the certified documents.

Example wording to be used on certification

"I certify this to be a true copy of the original document which I have sighted, and where it is an identity document, represents the identity of the named individual in the document; Signature, Full Name, Occupation, Date."

Client Portal

This is accessed via craigsip.com/login and is available to all clients and authorised persons associated with the account i.e. accountants, Trustees, beneficial owners. It is an online tool which enables monitoring of investment performance, plus access to research reports and investment reports.

IDENTITY AND ADDRESS VERIFICATION

Please tick which method you would like us to use to identify you:

- ☐ Electronically ☐ Manually

- 1) **Electronically** – Please indicate below if you authorise us to verify your identity and residential address electronically. By selecting this option, you are authorising Craigs Investment Partners to use your personal information to verify your identity and residential address electronically with information held in third party databases (including the Department of Internal Affairs, NZ Transport Agency and a credit reporting agency).

- ☐ I authorise Craigs Investment Partners to electronically verify my identity and residential address. Please provide us with a copy of the document you select below - either your valid New Zealand/Australian Passport (including photo and signature pages) or New Zealand/Australian Driver Licence (both sides).

☐ NZ Passport

☐ NZ Driver Licence

☐ Australian Passport

☐ Australian Driver Licence



We will contact you if we are unable to verify your identity information electronically

- 2) **Manually** – If you choose manual verification, you will need to provide us with certified copies of the documents listed in the Guidance Note for Manual Identity Verification (page 19).

Information provided will be handled in accordance with (i) Clauses 26-28 of the Terms and Conditions or (ii) Clauses 25-27 of the Wholesale Terms and Conditions (as applicable).

REPORTS & CONTRACT NOTES

Reports will be available on the Client Portal and you will receive an email notification when they are available.

Contract notes will be sent to you by email and will be available on the Client Portal.

If you would like to receive the reports or contract notes by post, please discuss this with your adviser.

SUBSCRIPTION

News & Views publication

A quarterly publication with topical articles and company events is available on the Client Portal. Please tick below if you would also like to receive News & Views by email and/or post.

- ☐ Email ☐ Post

Market Insights eNewsletter

A fortnightly email that covers current market information. Please tick if you wish to receive these.

- ☐ Email

B3 Minor

PERSONAL DETAILS

Title *please select one*

☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Mx ☐ Dr ☐ Other *specify* _____

Gender ☐ Male ☐ Female ☐ Non Binary ☐ Prefer not to say

Full Name

First Name _____

Middle Name _____

Last Name _____

Preferred Salutation

Please complete all details and tick your preferred method of contact

☐ Home Ph _____ ☐ Mobile _____

☐ Work Ph _____ ☐ Post *as per mailing address*

☐ Email _____

Residential Address

Postcode | | | | |

Mailing Address *(please enter if different from your residential address)*

Postcode | | | | |

Date of Birth | D | D | M | M | Y | Y | Y | Y |

Country of Birth ☐ NZ ☐ Australia ☐ Other *specify* _____

Town or City of Birth _____

Please provide a copy of your birth certificate.



CITIZENSHIP & RESIDENCY STATUS

☐ New Zealand Citizen ☐ Australian Citizen ☐ Other *specify* _____

If **Other** please provide a copy of your residency documentation:

☐ Permanent Resident / Resident Visa ☐ Work Visa

☐ Do not reside in NZ ☐ Other Visa *specify* _____



Occupation _____ ☐ Retired

Public Office – Have you, or an immediate family member, held a public office position in the last two years e.g. diplomat, high level judicial, military or ministerial position in New Zealand or overseas?

☐ No ☐ Yes *specify* _____

Preferred Salutation

This is how you would like your communication addressed.

Please contact your Tax Adviser if you require assistance completing this section.

Country/Jurisdiction of Tax Residence

TIN – is a tax processing number, 'Tax Identification Number'.

Dependent on the country of tax residency the 'TIN' may also be known by another name. Please see some common examples below.

Australia TIN

Tax File Number (TFN).

UK TIN

National Insurance Number (NINO) or Unique Taxpayer Reference (UTR).

US TIN

If you answered yes to the US question, please provide us with one of the following US Tax Identification Numbers (TIN):

- Social Security Number "SSN"
- Individual Taxpayer Identification Number "ITIN"

For further information on TINs or to find the type of tax identifier required for your country of tax residency, please see www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/

PERSONAL TAX DETAILS

Tax resident in NZ ☒ Yes ☐ No *specify*

New Zealand IRD Number

--	--	--	--	--	--	--	--	--	--

I am a US citizen, green card holder or a US person for US tax purposes.

Please ensure you tick either Yes or No ☒ Yes ☐ No

Please only complete the following if you are a tax resident in one or more countries other than New Zealand.

Please confirm each country/jurisdiction in which you are a tax resident, including the US if indicated above, and provide your TIN for each country/jurisdiction.

Country/Jurisdiction of Tax Residence	TIN	If no TIN is available please select reason a, b or c from below if applicable
1.		
2.		
3.		

Please explain why you are unable to obtain a TIN if you selected reason **b** above.

If no TIN is available please provide the appropriate reason a, b or c where indicated below:

- the country/jurisdiction does not issue TINs to its residents
- you are otherwise unable to obtain a TIN or equivalent number (please explain why you are unable to obtain a TIN above if you have selected this reason)
- no TIN is required (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by the jurisdiction)

C Account Information

CSN

If you do not have a CSN, we will apply for one on your behalf, if one is required.

C1 Common Shareholder Number (CSN)

Please state your 9-digit CSN (if allocated)

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Authorisation Code

If you have previously traded on the NZX you should have an Authorisation Code. If you have previously traded on the ASX you should have a SRN. Otherwise your Craigs Investment Partners Adviser will arrange one for you.

C2 Authorisation Code (FIN)

Please attach a copy of your 4-digit Authorisation Code (if any) to this page. We will encrypt this in our system and destroy the physical copy of your Authorisation Code.

(please do not print it here).



SRN

Allocated by an issuer to identify a holder on an issuer sponsored or certificated sub-register.

C3 Australian Security Reference Numbers (SRN)

Please attach a list (including SRNs) for any Australian shares held.



C4 Authorised Person/Power Of Attorney

Authorised Person

Have you appointed an Authorised Person to act on your behalf?

☐ Yes *(please ask the person to complete Section H)* ☐ No

Power of Attorney

If you appoint an Attorney to act on your behalf we will need them to complete an additional form. An Attorney must provide Craigs Investment Partners with a separate Certificate of Non-Revocation of Power of Attorney on every occasion they instruct on the account.

Please provide the full name of any Attorney who is acting on this account on your behalf:

Full Name

First Name

Middle Name

Last Name

Capacity

Full Name

First Name

Middle Name

Last Name

Capacity

Full Name

First Name

Middle Name

Last Name

Capacity

C5 Authorisation to Instruct on the Account

Please select one of the following options

- ☐ **Any one authorised person can instruct on the account**
- ☐ **Multiple authorised persons** – Please indicate below which persons from Section A, and how many, are required to jointly instruct on the account e.g three authorised persons, any two can instruct:

As an NZX Market Participant, Craigs Investment Partners Limited is prohibited under the NZX Participant Rules from buying or selling securities for a Prescribed Person of any other NZX Firm.

C6 NZX Prescribed Person Confirmation

A Prescribed Person of an NZX Market Participant is any one of the following:

- a) an Employee of that NZX Market Participant;
- b) the spouse or de facto partner and dependent children of an Employee of that Market Participant.

Employees of an NZX Market Participant include directors, partners, full and part-time employees, temporary and fixed-term contractors, secondees and interns.

NZX PRESCRIBED PERSON DETAILS

Are you or any person associated with this account an Employee of an NZX Market Participant (including Craigs Investment Partners)?

☐ Yes ☐ No

If yes, please complete the details below:

NZX Market Participant Employee Name _____

NZX Firm _____

Position _____

Are you, or anyone associated with this account, the spouse, de facto partner or dependent child of an Employee of an NZX Market Participant (including Craigs Investment Partners)?

☐ Yes ☐ No

If yes, please complete the details below:

Name _____

Relationship to NZX Market Participant Employee _____

Name _____

Relationship to NZX Market Participant Employee _____

C7

Listed Entity Director/Officer Details

Are you or any person associated with this account a Director or Officer of an entity that has securities listed on any Recognised Securities Exchange?

☐ Yes ☐ No

If yes, please complete the details below:

LISTED ENTITY DIRECTOR/OFFICER DETAILS

Director/Officer Name _____

Relationship to Listed Entity _____

Listed Entity Name _____

Registered Exchange _____

Director/Officer Name _____

Relationship to Listed Entity _____

Listed Entity Name _____

Registered Exchange _____

Source of Funds or Wealth and Nature and Purpose of the Business Relationship

We are required to obtain:

- > Information relating to the original source of wealth or the source of funds for the account.
- > Information on the nature and purpose of the relationship between ourselves and clients to allow us to understand our clients' activities over time and to anticipate our clients' transactions and activities.

SOURCE OF FUNDS OR WEALTH

Please select from the list below and provide a detailed description of the origin of the Wealth or the Funds of the Account.

☐ **Employment earnings** *(please specify the nature and period of employment)*

☐ **Sale of a property** *(please specify the date of sale, type of property and location)*

☐ **Inheritance** *(please specify the date and type of inheritance)*

☐ **Income from a company** *(please specify the company, amount, type and frequency of payments)*

☐ **Deposit(s) from a family bank account** *(please specify the amount, type and frequency of payments)*

☐ **Other** *(please provide a detailed description of the activity that generated the Account's wealth or funds)*

NATURE AND PURPOSE OF RELATIONSHIP

We are required to obtain information on the nature and purpose of the relationship between ourselves and clients to allow us to understand our clients' activities over time and to anticipate our clients' transactions and activities. Please select from the list below, those that best describe the nature and purpose of your investment:

- | | |
|--|--|
| <input type="radio"/> To receive investment advice | <input type="radio"/> To help grow my savings |
| <input type="radio"/> To save for my retirement | <input type="radio"/> To obtain access to new issues |
| <input type="radio"/> To manage an inheritance | <input type="radio"/> To sell shares |
| <input type="radio"/> To generate income | <input type="radio"/> To obtain access to international securities |
| <input type="radio"/> Other <i>(please provide as much detail as possible)</i> | |
-
-
-
-
-

Tax Residency Self-Certification

Please read the Tax residency self-certification instructions in Section E before completing this section. This section will also outline how your foreign tax details are collected, held and disclosed.

If you have any questions regarding this section, please contact your tax adviser. Further information about both CRS and FATCA can be found on the IRD website.

Prescribed Investor Rate (PIR)

A PIR is the rate at which income from a PIE is taxed. It is based on your taxable income. If you are unsure which PIR to use, we recommend you speak with a tax adviser.

Resident Withholding Tax (RWT)

If you do not provide an IRD Number, RWT will be deducted at 45%.

D

Tax Information for the Account

Please contact your tax adviser if you have any queries regarding this section.

IRD Number

Financial Year

☐ 1 April to 31 March

☐ Other *specify*

Prescribed Investor Rate (PIR)

select one option only

☐ 0%

☐ 10.5%

☐ 17.5%

☐ 28%

Resident Withholding Tax (RWT)

select one option only

Please deduct resident withholding tax (RWT) at the rate of:

☐ 10.5%

☐ 17.5%

☐ 30%

☐ 33%

☐ 39%

☐ Exempt *please provide a copy of your RWT exemption certificate*



DOCUMENT
REQUIRED

Foreign Investment Funds (FIF)

Have you elected or are you required to apply the Foreign Investment Fund Fair Dividend Rate rules when calculating taxable income on your overseas investments?

☐ Yes

☐ No

For non-residents investing in New Zealand assets, please choose one of the following:

☐ Non-Resident Withholding Tax (NRWT) to be deducted; or

☐ Approved Issuer Levy to be applied

(this option applies to certain approved interest-bearing investments only)

D1

Name of Bank

Account Number

BANK BRANCH ACCOUNT NUMBER SUFFIX

It is important to notify us if your bank account details change.

 DOCUMENT
REQUIRED

- ☐ A certified copy of a bank account statement; or
- ☐ A verification letter or other document of confirmation provided by your bank; or
- ☐ A printed version of your bank account details from your online banking

Additional information and identification documents must be provided for all account holders where the bank account is in a name other than the name of the Craigs Investment Partners account.

The settlement method selected below will be used as the default settlement method for your buy and sell transactions for the account. Please contact your Craigs Investment Partners adviser if you do not wish this settlement method to be used for a particular transaction.

A Cash Management Account is a convenient way of holding cash within your investment portfolio. Funds can be held in NZD and a range of foreign currencies. For further information on Cash Management accounts, please enquire with your Investment Adviser.

Select one method only

- ☐ To my/our Craigs Investment Partners Cash Management Account
- ☐ To the bank account as detailed above

E Tax Residency Self-Certification Guidance

The OECD's Common Reporting Standard ("CRS") and the US Foreign Account Tax Compliance Act ("FATCA") have both been incorporated into New Zealand tax law, as part of a broader framework for the exchange of tax information. The legislation requires Craig's Investment Partners to collect and report certain information about our clients' personal and financial information, depending on whether a client is tax resident in a jurisdiction other than New Zealand.

Each jurisdiction has its own rules for defining tax residence, and jurisdictions have provided information on how to determine if you are resident in the jurisdiction on the OECD Automatic Exchange of Information portal. In general, a person will be tax resident in the jurisdiction in which they ordinarily reside. Special circumstances may cause you to be tax resident elsewhere or tax resident in more than one jurisdiction at the same time (dual residency). If you are a US citizen or tax resident under US law, you should indicate that you are a US tax resident on this form and you may also need to fill in an IRS W-9 form. For more information on tax residence, please consult your tax adviser or the information at the OECD Automatic Exchange of Information portal.

If the account holder or a controlling person is tax resident in a jurisdiction or jurisdictions other than New Zealand, we may be legally obliged to pass on certain personal information in this form and information on their financial accounts to the Inland Revenue Department. They may exchange this information with the tax authority of each foreign jurisdiction in which tax residency resides. The foreign tax authority may use this information for their review and audit purposes. In return, the Inland Revenue Department receives from foreign tax authorities similar information relating to New Zealand tax residents.

As a financial institution, we are not allowed to give tax advice. Your tax adviser may be able to assist you in answering specific questions on this Client Agreement. Your domestic tax authority can provide guidance regarding how to determine your tax status.

You can also find out more, including a list of jurisdictions that have agreed to automatically exchange tax information, along with details about the information being requested, on the OECD Automatic Exchange of Information portal: www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/ and the Inland Revenue Department website: www.ird.govt.nz/international-tax/exchange-of-information/crs/aeoi-and-crs

F Client Undertakings and Signatures

F1 Undertakings

Unless the context requires otherwise, capitalised terms used in this section have the meaning given to them in the Craigs Investment Partners Terms and Conditions or the Wholesale Terms and Conditions (as applicable).

I/We request that Craigs Investment Partners accept me/us as a Client and open a broking account in my/our name(s).

I/We confirm that I/we:

1. Have received and read the Craigs Investment Partners Disclosure Statements for my/our Craigs Investment Partners adviser(s).
2. Have received a copy of the Craigs Investment Partners Terms and Conditions (the "Terms and Conditions") or the Craigs Investment Partners Wholesale Terms and Conditions (the "Wholesale Terms and Conditions") (as applicable).
3. Agree to be bound by the Terms and Conditions or the Wholesale Terms and Conditions (as applicable).
4. Have read and understood (i) the risk warnings set out in Clause 16 of the Terms and Conditions and the use and disclosure of personal information provisions set out in Clauses 26-28 of the Terms and Conditions or (ii) the risk warnings set out in Clause 15 of the Wholesale Terms and Conditions and the use and disclosure of personal information provisions set out in Clauses 25-27 of the Wholesale Terms and Conditions (as applicable).

I/We acknowledge that:

1. Where the Terms and Conditions are deemed to govern my/our relationship with Craigs Investment Partners, I/we will be treated as a Retail Investor unless I/we certify myself/ourselves to be a "Wholesale Investor" for the purposes of the Financial Markets Conduct Act 2013, where such certification is approved by Craigs Investment Partners in writing.
2. Where the Wholesale Terms and Conditions are deemed to govern my relationship with Craigs Investment Partners, I/we will be treated as a Wholesale Investor for the purposes of the Financial Markets Conduct Act 2013.
3. I/We acknowledge that any advice provided under this service will be advice of a general nature that does not take into account my financial situation, needs, goals or risk tolerance and I/we are aware of the limitations of this type of advice.
4. Where I/we have provided information about any other individual, I/we will make that individual aware of (i) the provisions of Clauses 26-28 of the Terms and Conditions or (ii) the provisions of Clauses 25-27 of the Wholesale Terms and Conditions (as applicable).
5. Communications that Craigs Investment Partners send to us by way of email or other electronic means will not be encrypted.
6. I/We understand that the information supplied by me/us is covered by the Terms and Conditions or the Wholesale Terms and Conditions (as applicable) governing my relationship with Craigs Investment Partners setting out how Craigs Investment Partners may use and share the information supplied by me/us.
7. Without limiting the Terms and Conditions or the Wholesale Terms and Conditions (as applicable), I/we acknowledge that the information contained in this Client Agreement and in relation to any Reportable Account(s) may be provided to the Inland Revenue Department and exchanged with the tax authority of each country/jurisdiction in which I/we may be a tax resident, as governed by New Zealand tax law and provisions on the exchange of tax information.
8. Without limiting the Terms and Conditions or the Wholesale Terms and Conditions (as applicable), I/we consent to Craigs Investment Partners using the personal information that I/we have provided to verify my/our identity electronically and where necessary providing the information to external and independent agencies for the purpose of matching my/our information with identification information held in third party databases (whether in New Zealand or overseas) including the Department of Internal Affairs, the New Zealand Transport Authority and a credit reporting agency.
9. I/We undertake to advise Craigs Investment Partners within 30 days of any change in circumstances which:
 - a. affects the tax residency status of any person associated with this account; or
 - b. causes the information contained herein to become incorrect or incomplete;and, if so, to provide Craigs Investment Partners with a suitably updated self-certification and declaration within 60 days of such change in circumstances.
10. I/We certify that I am/we are the applicant(s) (or am/are authorised to sign and provide information on behalf of the applicant(s)).
11. If I am/we are applying to open an Account on behalf of a Minor, I/we will be authorised to operate the Account until the Minor reaches the age of 18.

I/We consent to:

1. Any Authorised Person(s) or Attorney(s) appointed by me/us acting on my/our behalf with Craigs Investment Partners.
2. Receiving contract notes by email where I/we have selected this option in this Client Agreement.
3. Craigs Investment Partners retaining my/our Authorisation Code in encrypted format pursuant to Clause 7 of the Terms and Conditions or Clause 7 of the Wholesale Terms and Conditions (as applicable).
4. My/Our orders being put to market for me/us at the careful discretion of Craigs Investment Partners pursuant to Clause 8 of the Terms and Conditions or Clause 8 of the Wholesale Terms and Conditions (as applicable).

If you have requested a Craigs Investment Partners Cash Management Account please read the following:

The purpose of this subsection is to ensure that you are aware of and have understood certain important information prior to requesting that a Cash Management Account is opened and funds are held on your behalf by Craigs Investment Partners Cash Management Nominees Limited with ANZ Bank New Zealand Limited, or any successor or other registered banks selected by Craigs Investment Partners Limited.

1. I/We acknowledge that I/we have read and understood the information contained in the Terms and Conditions or Wholesale Terms and Conditions (as applicable) in relation to the Cash Management Account to my/our satisfaction.
2. I/We understand the manner in which the fees will be applied to my/our investment and commission will be paid to Craigs Investment Partners Cash Management Nominees Limited. Further information on the fees and commission can be found in the Craigs Investment Partners Disclosure Statement for my/our Craigs Investment Partners Adviser(s) and current rates of gross interest and commission may be obtained from my/our Craigs Investment Partners adviser.

F2 Signatures

Instructions for Signing

All applicants or their respective Attorneys (if applicable) must sign this Client Agreement (except Minors) and indicate their capacity (i.e. Self; Parent or Guardian for a Minor; Attorney for <Name of Applicant>).

Where a person is signing as Attorney for the Client, a copy of the Power of Attorney and Certificate of Non-Revocation of Power of Attorney must be completed and returned to Craigs Investment Partners with this Client Agreement.



Full Name

First Name

Middle Name

Last Name

Capacity

Signature

Date | D | D | M | M | Y | Y | Y | Y |

Full Name

First Name

Middle Name

Last Name

Capacity

Signature

Date | D | D | M | M | Y | Y | Y | Y |

You are required to return the Client Agreement within one month from the date of signing, otherwise we may, at our sole discretion require you to complete a new Client Agreement or provide additional documentation to verify information in the Client Agreement.

You will become a Client once Craigs Investment Partners Limited, Custodial Services Limited (if applicable) and Craigs Investment Partners Cash Management Nominees Limited (if applicable) accept your application.

G Manual Identity Verification Requirements

The Certifier:

- must be at least 16 years old
- cannot be your spouse or partner
- cannot be related to you
- cannot live at the same address as you
- cannot be involved in the transaction or business requiring certification.

Photo ID

Photo ID provided must be of a quality to enable the person's identity to be verified.

Example wording to be used on certification

"I certify this to be a true copy of the original document which I have sighted, and where it is an identity document, represents the identity of the named individual in the document; Signature, Full Name, Occupation, Date."

Identification documents provided must be current at the time of presentation i.e. not expired where an expiry date is applicable to the form of identification.

Certification

Original documents can be sighted and verified by a Craigs Investment Partners employee.

Alternatively all identity documents must be certified by one of the following: Justice of the Peace (JP), Lawyer, Notary Public, NZ Chartered Accountant, NZ Police Constable, Member of Parliament, Registered Medical Doctor, Registered Teacher or Minister of Religion.

This person certifying must not be related to you, be your spouse or partner, live at the same address as you or be involved in this Client Agreement.

Certified documents must include the full name, occupation and an original signature of the certifier and the date of certification. Certification must have been carried out in the three months preceding presentation of the certified documents. The certifier must sight the original documents and make a statement that the documents provided are a true copy and represent the identity of the named individual.

PROOF OF IDENTITY

For each Individual, Parent, Guardian, Authorised Person and Attorney appointed under a Power of Attorney please provide the following documents:

Option 1

A certified/verified photocopy of one of the following:



- New Zealand or overseas passport containing name, date of birth, photograph and signature, the document must not be cropped in anyway
- A national identity card containing name, date of birth, photograph and signature

OR

Option 2

A certified copy of a New Zealand or Australian Driver Licence (both sides if expiry is displayed on the back) AND a certified/verified copy of one of the following:



- New Zealand full birth certificate
- Certificate of New Zealand or overseas citizenship
- Credit/debit/eftpos card issued by a registered bank that contains client's name and signature – CVC/CVV must not be visible
- Bank/Credit Card statement in client's name issued by a registered bank in 3 months before the application (if address has changed – this can still be used as second form of ID but not for proof of current address)
- A statement issued by a government agency in the 12 months before date of the application (e.g. IRD; Studylink; ACC) (**NOT** a Rates or Utilities bill)
- SuperGold card

OR

Option 3

A certified/verified copy of: New Zealand Firearms Licence AND a certified/verified copy of one of the following:



- Credit/debit card/eftpos card issued by a registered bank that contains client's name and signature
- New Zealand or Australian Driver Licence
- Gold card (only with signature)

For Minors

A certified/verified copy of:

- Birth certificate/court appointed guardianship

PROOF OF RESIDENTIAL ADDRESS

A copy of one of the following issued within the last twelve months that includes your name and address:

- ☐ Utilities bill
- ☐ Rates bill
- ☐ Bank account statement
- ☐ A statement issued to you by a government agency e.g. Inland Revenue



H Authorised Person

This section must be completed for anyone authorised to instruct on this account in addition to the Applicant(s) recorded in Section B.

H1 Individual as an Authorised Person

PERSONAL DETAILS

Title *please select one*

☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Mx ☐ Dr ☐ Other *specify* _____

Gender ☐ Male ☐ Female ☐ Non Binary ☐ Prefer not to say

Full Name

First Name _____

Middle Name _____

Last Name _____

Preferred Salutation

Please complete all details and tick your preferred method of contact

☐ Home Ph _____ ☐ Mobile _____

☐ Work Ph _____ ☐ Post *as per mailing address*

☐ Email _____

Residential Address

Postcode | | | | |

Mailing Address *(please enter if different from your residential address)*

Postcode | | | | |

Date of Birth | D | D | | M | M | | Y | Y | Y | Y |

Country of Birth ☐ NZ ☐ Australia ☐ Other *specify* _____

Town or City of Birth _____

CITIZENSHIP & RESIDENCY STATUS

☐ New Zealand Citizen ☐ Australian Citizen ☐ Other *specify* _____

If **Other** please provide a copy of your residency documentation:

☐ Permanent Resident / Resident Visa ☐ Work Visa

☐ Do not reside in NZ ☐ Other Visa *specify* _____



Occupation _____ ☐ Retired

Public Office – Have you, or an immediate family member, held a public office position in the last two years e.g. diplomat, high level judicial, military or ministerial position in New Zealand or overseas?

☐ No ☐ Yes *specify* _____

Preferred Salutation

This is how you would like your communication addressed.

Please contact your Tax Adviser if you require assistance completing this section.

Country/Jurisdiction of Tax Residence

TIN – is a tax processing number, 'Tax Identification Number'.

Dependent on the country of tax residency the 'TIN' may also be known by another name. Please see some common examples below.

Australia TIN

Tax File Number (TFN).

UK TIN

National Insurance Number (NINO) or Unique Taxpayer Reference (UTR).

US TIN

If you answered yes to the US question, please provide us with one of the following US Tax Identification Numbers (TIN):

- Social Security Number "SSN"
- Individual Taxpayer Identification Number "ITIN"

For further information on TINs or to find the type of tax identifier required for your country of tax residency, please see www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/

PERSONAL TAX DETAILS

Tax resident in NZ ☒ Yes ☐ No *specify*

New Zealand IRD Number | | | | | | | | | |

I am a US citizen, green card holder or a US person for US tax purposes.

Please ensure you tick either Yes or No ☐ Yes ☐ No

Please only complete the following if you are a tax resident in one or more countries other than New Zealand.

Please confirm each country/jurisdiction in which you are a tax resident, including the US if indicated above, and provide your TIN for each country/jurisdiction.

Country/Jurisdiction of Tax Residence	TIN	If no TIN is available please select reason a, b or c from below if applicable
1.		
2.		
3.		

Please explain why you are unable to obtain a TIN if you selected reason **b** above.

If no TIN is available please provide the appropriate reason a, b or c where indicated below:

- the country/jurisdiction does not issue TINs to its residents
- you are otherwise unable to obtain a TIN or equivalent number (please explain why you are unable to obtain a TIN above if you have selected this reason)
- no TIN is required (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by the jurisdiction)

Identity Verification

Craigs Investment Partners may request to sight the original of any identity verification document that has been used by you for identity verification purposes.

Photo ID

Photo ID provided must be of a quality to enable the person's identity to be verified.

Certified Copy

Original documents can be sighted by a Craigs Investment Partners employee.

Alternatively all identity documents must be certified by one of the following:

- Justice of the Peace (JP)
- Lawyer
- Notary Public
- NZ Chartered Accountant
- NZ Police Constable
- Member of Parliament
- Registered Medical Doctor
- Registered Teacher
- Minister of Religion.

This person certifying must not be related to you, be your spouse or partner, live at the same address as you or be involved in this Client Agreement.

Certified documents must include the full name, occupation and an original signature of the certifier and the date of certification.

Certification must have been carried out in the three months preceding presentation of the certified documents.

Example wording to be used on certification

"I certify this to be a true copy of the original document which I have sighted, and where it is an identity document, represents the identity of the named individual in the document; Signature, Full Name, Occupation, Date."

Client Portal

This is accessed via craigsip.com/login and is available to all clients and authorised persons associated with the account i.e. accountants, Trustees, beneficial owners. It is an online tool which enables monitoring of investment performance, plus access to research reports and investment reports.

IDENTITY AND ADDRESS VERIFICATION

Please tick which method you would like us to use to identify you:

- ☐ Electronically ☐ Manually

- 1) **Electronically** – Please indicate below if you authorise us to verify your identity and residential address electronically. By selecting this option, you are authorising Craigs Investment Partners to use your personal information to verify your identity and residential address electronically with information held in third party databases (including the Department of Internal Affairs, NZ Transport Agency and a credit reporting agency).

- ☐ I authorise Craigs Investment Partners to electronically verify my identity and residential address. Please provide us with a copy of the document you select below - either your valid New Zealand/Australian Passport (including photo and signature pages) or New Zealand/Australian Driver Licence (both sides).

- ☐ NZ Passport ☐ NZ Driver Licence
☐ Australian Passport ☐ Australian Driver Licence



We will contact you if we are unable to verify your identity information electronically

- 2) **Manually** – If you choose manual verification, you will need to provide us with certified copies of the documents listed in the Guidance Note for Manual Identity Verification (page 19).

Information provided will be handled in accordance with (i) Clauses 26-28 of the Terms and Conditions or (ii) Clauses 25-27 of the Wholesale Terms and Conditions (as applicable).

SUBSCRIPTION

News & Views publication

A quarterly publication with topical articles and company events is available on the Client Portal. Please tick below if you would also like to receive News & Views by email and/or post.

- ☐ Email ☐ Post

Market Insights eNewsletter

A fortnightly email that covers current market information. Please tick if you wish to receive these.

- ☐ Email

H2 NZX Prescribed Person Confirmation

As an NZX Market Participant, Craigs Investment Partners Limited is prohibited under the NZX Participant Rules from buying or selling securities for a Prescribed Person of any other NZX Firm.

A Prescribed Person of an NZX Market Participant is any one of the following:

- a) an Employee of that NZX Market Participant;
b) the spouse or de facto partner and dependent children of an Employee of that Market Participant.

Employees of an NZX Market Participant include directors, partners, full and part-time employees, temporary and fixed-term contractors, secondees and interns.

Are you an Employee of an NZX Market Participant (including Craigs Investment Partners)?

- ☐ Yes ☐ No

If yes, please complete the details in Section C6.

Are you, or anyone associated with this account, the spouse, de facto partner or dependent child of an Employee of an NZX Market Participant (including Craigs Investment Partners)?

- ☐ Yes ☐ No

If yes, please complete the details in Section C6.

As an Authorised Person, I confirm that I:

1. Have authority to act on the account named in Section B.
2. Have received and read the Craigs Investment partners Disclosure Statements for the Client's Craigs Investment Partners Adviser(s).
3. Have received a copy of the Craigs Investment Partners Terms and Conditions (the "Term and Conditions") or the Craigs Investment Partners Wholesale Terms and Conditions (the "Wholesale Terms and Conditions") (as applicable).
4. Have read and understood the Terms and Conditions or the Wholesale Terms and Conditions (as applicable).
5. Agree to be bound by the Terms and Conditions or the Wholesale Terms and Conditions (as applicable) relating to a Nominee holding Custodial Investments on behalf of the Client.
6. Have read and understood (i) the risk warnings set out in Clause 16 of the Terms and Conditions and the use and disclosure of personal information provisions set out in Clauses 26-28 of the Terms and Conditions or (ii) the risk warnings set out in Clause 15 of the Wholesale Terms and Conditions and the use and disclosure of personal information provisions set out in Clauses 25-27 of the Wholesale Terms and Conditions (as applicable).
7. Without limiting the Terms and Conditions or the Wholesale Terms and Conditions (as applicable), I acknowledge that the information contained in this form and in relation to any Reportable Account(s) may be provided to the Inland Revenue Department and exchanged with tax authorities of another country/jurisdiction or countries/jurisdictions in which I may be a tax resident pursuant to intergovernmental agreements to exchange financial account information.
8. Without limiting the Terms and Conditions or the Wholesale Terms and Conditions (as applicable), I confirm that if Electronic Identity and Address Verification was selected in this form, I consent to Craigs Investment Partners using the personal information that I have provided to verify my identity electronically and where necessary disclosing the information to external and independent agencies for the purpose of matching my information with identification information held in third party databases including the Department of Internal Affairs, the New Zealand Transport Authority and a credit reporting agency.
9. I undertake to advise Craigs Investment Partners within 30 days of any change in circumstances which:
 - a. affects the tax residency status of any person associated with this account; or
 - b. causes the information contained herein to become incorrect or incomplete, and, if so, to provide Craigs Investment Partners with a suitably updated self-certification and declaration within 60 days of such change in circumstances.

AUTHORISED PERSON SIGNATURE**Full Name***First Name**Middle Name**Last Name*

Capacity

Signature

Date

D	D	D	M	M	M	Y	Y	Y	Y	Y	Y
---	---	---	---	---	---	---	---	---	---	---	---



CRAIGS®

INVESTMENT PARTNERS

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E. headoffice@craigsip.com

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Craigs Investment Partners Limited is a NZX Participant firm. Adviser Disclosure Statements are available on request and free of charge.
The Craigs Investment Partners Limited Financial Advice Provider Disclosure Statement can be viewed at craigsip.com/tcs. Please visit craigsip.com