



# mySTART®

Building wealth isn't just for those  
who already have it







# Welcome to mySTART®

**A flexible investment plan.**



“We are here to help you grow your wealth. We have built our business around understanding people as well as the numbers.”

— Simon Tong  
CEO



# We help New Zealanders build and manage their investments for their financial future. That's been our focus since we opened over 35 years ago.

Our business has changed in many ways since Craig & Co was established in 1984 – as a result of both growth and the ever-evolving investment landscape. The one thing that has remained consistent this entire time is our focus on our clients' investment needs.

Our clients are at the heart of Craigs Investment Partners and I believe that's what makes us different. Our firm is owned by over 330 employees, which makes our commitment to deliver superior service personal.

Our three business divisions; private wealth, investment banking\* and institutional equities work with the same vision in mind – to provide high quality investment services tuned to the unique needs of our clients.

This is all underpinned by our key strengths; our talented team of research analysts, our engine room of compliance, administration and reporting professionals and our investment banking team\* involved in some of the country's largest corporate transactions.

Whether you are a large corporate, trust or someone wanting to invest for your own or your children's future we can offer you expert investment advice and personal service through your Craigs Investment Adviser.

By choosing to be a client of Craigs Investment Partners, you can expect a high standard of expertise, knowledge and ability.

What really sets us apart is that you have access to qualified and experienced Craigs Investment Advisers, who will help you choose precisely the right combination of services suitable for you now and in the future.

For us, your wealth is personal.

**Simon Tong, CEO**

A handwritten signature in black ink, appearing to read 'Simon Tong', with a stylized flourish at the end.

\* Craigs Investment Partners is not a registered bank within the meaning of section 2(1) of the Banking (Prudential Supervision) Act 1989.



# mySTART<sup>®</sup>

Flexible investing to help you reach your goals.

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Our mySTART<sup>®</sup> Service is flexible and comprehensive. You decide how much and how often to invest, and have access to your money at any time. You can start with as little as \$100 per month, or a lump sum of \$1,000.

# How mySTART® works

mySTART® can help you reach short and long-term savings goals: for children's education, property purchases, holidays and anything else you wish to save for. Investors can start with as little as \$100 per month, or a lump sum of \$1,000.

mySTART® provides a great introduction to investing and saving, and accounts can be opened for minors by their parent(s) or guardian(s).

## Investments for all types of investment goals

Craigs Investment Partners can offer you a choice of investments with different levels and characteristics of risk. Complete our Risk Profiler Questionnaire available at [craigsip.com/risk](https://craigsip.com/risk) to establish your risk profile and investment objectives, or talk to one of our Craigs Investment Advisers. They can help you choose investments that will best suit what you want to achieve.

## Investment Options

mySTART® allows you to build a portfolio that suits your risk profile and investment objectives by selecting investments from the list of Investment Options. We also have socially responsible Investment Options available. You can choose from over 200 different Investment Options, such as global, New Zealand and Australian equities, investment trusts, managed funds, index funds and listed property trusts. Cash can be held in the cash accounts within your portfolio. The list of Investment Options available to select from can be found in the Investment Options Supplement at [craigsip.com/documents](https://craigsip.com/documents)

## Easy access to your money

Your money is not locked in and there are no restrictions on when you can access it. Dividends and interest are received into the cash account in your portfolio and these funds are available for re-investment through your Investment Direction.

## Qualified and experienced Investment Advisers

We have over 180 qualified and experienced Craigs Investment Advisers in 19 branches throughout New Zealand. You can partner with a local adviser to help you to select your investments and answer any questions you may have.

## A custodian will hold your investments

Our custodian, CIP Nominees No. 1 Limited, will hold the investments on your behalf as bare trustee.

## Access to research

As a client of Craigs Investment Partners, you will have online access to our company research reports. These reports can help you make informed decisions about which investments might be right for you. Your Craigs Investment Adviser is also available to answer any questions.

## Limited paperwork

We look after the paperwork for you through our administration service.

You can view up-to-date information about your portfolio 24 hours a day, seven days a week on our website, client portal and mobile app. This includes your balance, transaction statements, and portfolio summary.

## Flexible options for investment payments

You can make:


- regular investment payments, and/or
- lump sum payments at times that suit you.

You can change your investment amounts at any time.

## Control of your investments

You can change your investment choices whenever you like. Fees may apply, contact your Craigs Investment Adviser or the Client Services team to discuss.



A woman with dark hair, wearing a yellow and white striped shirt and a grey apron, is working in a pottery studio. She is holding a white ceramic bowl and a wooden tool, carefully shaping the rim. In the background, there are wooden shelves filled with various pottery items and plants. The lighting is warm and natural.

“My adviser helped me understand my options at the start. I described my situation and discussed my longer term goals – so they had a good feel for who I was and what I wanted. The decisions have all been mine, but my adviser has pointed me in the right direction.”

— Nadia

AUCKLAND – mySTART® CLIENT



# Getting Started

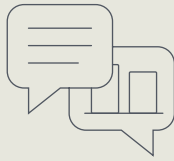
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To join mySTART<sup>®</sup>, follow five simple steps:



**01.**

**DECIDE HOW MUCH AND  
HOW OFTEN YOU WANT  
TO INVEST**



**02.**

**TALK TO A CRAIGS INVESTMENT  
ADVISER TO HELP YOU SELECT  
THE RIGHT INVESTMENTS  
FOR YOU**



**03.**

**COMPLETE THE RISK  
PROFILER QUESTIONNAIRE**

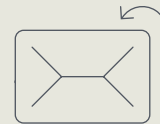
Available at [craigsip.com/risk](https://craigsip.com/risk)



**04.**

**COMPLETE THE  
APPLICATION FORM**

See the Application Form at the  
end of this document.



**05.**

**RETURN THE COMPLETED FORM  
TO YOUR CRAIGS INVESTMENT  
ADVISER, OR DIRECTLY TO THE  
CLIENT SERVICES TEAM**

The address is at the top of the  
form. Terms and conditions apply.

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## What happens next?

Once your mySTART<sup>®</sup> account is open, and we have your first investment payment, we will buy the investments you have chosen.

- If you send us a lump sum, we buy on the next investment day.
- If you set up regular payments, we will buy on the next investment day.

Currently we operate two investment days each week (although this is subject to change). We do not operate investment days on weekends or public holidays.

Following every purchase and sale the order confirmations will be available on the Craigs client portal.

# mySTART<sup>®</sup> fees

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You will be charged fees for investing in the mySTART<sup>®</sup> service. Fees are deducted from your investment and will reduce your returns. Some Investment Options such as funds and Exchange Traded Funds (“ETFs”) may also charge fees.

The fees you pay will be charged in two ways:

- regular charges (for example, annual fund charges and annual administration fee);
- one-off fees (for example, trading expenses such as brokerage, stamp duty and foreign exchange margin).

Information on the fees for mySTART<sup>®</sup> can be found in the Investment Options Supplement which can be found at [craigsip.com/documents](https://craigsip.com/documents). Small differences in these fees can have a big impact on your investment over the long term. The actual fees charged during the most recent year will be provided in your personalised quarterly report.

## **Management fees**

mySTART<sup>®</sup> has a tiered management fee structure. This means the management fees charged to your account are determined by the asset class of the Investment Options you hold and the market value of your investment in those particular asset classes. Management fees are calculated daily and will be deducted from your cash account at the start of each calendar month.

## **mySTART<sup>®</sup> cash account**

mySTART<sup>®</sup> has a cash account component, this is where your contributions and any income received will be recorded before it is invested. Dividends and interest you earn on your investments are received into this account and are then available for reinvestment through your Investment Direction.

A small amount (0.25%) of your portfolio's value will be retained in this cash account to cover any payments such as tax, fees or withdrawals.

## Tiered management fee structure

Asset class	Management fee <i>(per annum)</i>		
	Tier 1 0 to \$75,000	Tier 2 \$75,001 to \$150,000	Tier 3 \$150,001 upwards
Equities and Listed Securities	1.00%	0.75%	0.50%

## Flat management fee structure

Asset class	Management fee <i>(per annum)</i>
NZ Managed Funds*	0.35%
Cash balances <i>(under \$10,000 no fee)</i>	0.35%

\* Fee rebate arrangements may apply. Please see the mySTART® Investment Options Supplement which can be found at [craigslip.com/documents](https://craigslip.com/documents) for further information.

## Administration fee

Administration fee	\$30.00 per annum*
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\* If you are under the age of 18 years the mySTART® administration fee is waived.

## Trading expenses

Brokerage	A charge on any listed securities, of up to 1.25% of the amount bought or sold on each transaction
Stamp Duty	A tax charged by UK authorities of 0.5% on any purchases of UK listed securities
FX Margin	A charge of 0.1% is made on any foreign exchange trade



## An example of fees for investing in individual listed securities\*

Jo invests \$10,000 in individual securities (shares). She is charged brokerage (trading expenses) when her funds are invested of \$125.00 (1.25% of \$10,000). This brings the starting value of her investment to \$9,875.00. She is also charged an administration fee of \$30.00, and an annual management fee of 1% of the remaining \$9,845 (\$98.45). These fees might be more or less if her account balance has increased or decreased over the year and are dependent on the type of investments she has selected.

### Estimated total fees for the first year

Trading expenses	\$125.00
Administration fee	\$30.00
Management fee	\$98.45
<b>Total fees charged</b>	<b>\$253.45</b>

**This example may not be representative of the actual fees you may be charged and reflects a sample portfolio of Investment Options at the maximum management fee rate.**

*\* If you are considering investing in funds, this example may not indicate the actual fees you may be charged. We recommend reading the relevant offer documents such as the Product Disclosure Statement, Other Material Information and Statement of Investment Policies and Objectives where available for each Investment Option you choose to invest in. These are available on the offer register [disclose-register.companiesoffice.govt.nz](https://disclose-register.companiesoffice.govt.nz)*

### Some Investment Options charge fees

Some of the Investment Options available are managed funds. A managed fund is an unlisted fund run by a fund manager whose purpose is to invest in companies (and sometimes other funds), with the aim of increasing the value of its portfolio. A broad range of managed funds are available in the market, including large funds that invest in companies from around the world and tailored funds that invest in a smaller selection of companies that operate in a specific market. The fund manager of these funds will charge a management fee which all investors in the funds pay.

The management fee charged will vary depending on the underlying securities in the fund and the investment style of the fund manager. For example, a NZ managed fund that invests in cash and bonds may charge an annual management fee of between 0.5% and 0.75% per annum. This fee is deducted from the managed fund and is reflected in the unit price. We include these underlying fees in the Total Annual Fund Charge (Estimated) found in the Investment Options Supplement.

Some managed funds may charge performance fees. A performance fee is calculated based on the

performance of the managed fund and is typically reflected in the unit price. Those managed funds which may charge performance fees can be identified in the Investment Options Supplement.

Exchange Traded Funds (ETFs) may charge annual management fees of between 0.1% and 0.8% per annum. These charges are included in the fund's price and will affect your returns. We include these underlying fees in the Total Annual Fund Charge (Estimated) found in the Investment Options Supplement.

Fee rebate arrangements may apply to Investment Options available in the Investment Options Supplement. If you choose to purchase or hold an Investment Option where a management fee rebate arrangement is in place, part of the management fee charged by the manager of that underlying fund will be paid back to you as a rebate. Further information about whether management fee rebates are applicable can be found in the Investment Options Supplement available at [craigsip.com/documents](https://craigsip.com/documents). Rebate arrangements are subject to change from time to time, please speak to your financial adviser for more information about fees.

# What can I expect from my investments?

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## **Your returns will depend on many factors**

Your return is the amount your investment pays you back. Key factors that may affect your returns are:

- how much you invest and how often
- what dividends and interest your investments earn
- changes in the value of the investments or the unit price of the fund (investment performance)
- fees, expenses, and taxes
- how much you withdraw.

We do not promise or guarantee an amount of return.

## **All investments involve risk**

With any investment, there is a chance that the return may be different to what was expected. The value of an investment might go up, or it might go down and in extreme circumstances, investments may lose their entire value.

Experience tells us that we can reduce the overall risk by investing in a number of investments and in different markets (known as diversification), so that the downward movements of some investments may be balanced by the upward movements of others in periods of volatility over time.

Investment performance is a key factor in your returns. The principal risks that might affect returns are:

- market and specific investment risk
- self-selected portfolio risk
- currency and hedging risk
- interest rate risk
- counterparty risk
- manager risk
- asset allocation risk
- IT and cyber risk
- liquidity risk
- climate risk

For more information, please speak to your Craigs Investment Adviser.

# Speak with one of our advisers, we'll do the rest.

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No matter how much or how little experience you have with investing, one of our qualified advisers can help you make the most of our services.

Our experienced advisers have helped more than 65,000 clients with their investments: individuals, families, trusts, and businesses; investors with high net worth, and those just starting out. We're right beside you on your journey, so let's get started.

**Call us on 0800 878 278 or email [clientservices@craigsip.com](mailto:clientservices@craigsip.com)**



“mySTART® is a great introduction to investing and building an investment portfolio. We see many of our clients use mySTART® as a way to save for a range of goals – be it retirement, a first home purchase or saving for children’s education.”

— James & Sandra  
ADVISERS





# mySTART® Application Form

This Application Form is suitable for individuals, joint applicants and minors

## Where to send your completed application form

Please either deliver your completed Application Form to the nearest Craigs Investment Partners branch, or post it to:

Client Services Team  
Craigs Investment Partners Limited  
Freepost 366, PO Box 13155  
Tauranga 3141

Phone: 0800 878 278

OR

*Please read and follow all instructions when completing this Application Form.*

If you have any questions or require assistance, please contact your Craigs Investment Adviser or the Client Services Team on 0800 878 278 or email [clientservices@craigsip.com](mailto:clientservices@craigsip.com)

## Your Application Form Checklist

These sections **MUST** be completed so we can set up your account:

A1	Individual or Primary (First) Applicant	16
A3	Minor (Individual Under 18 Years) Applicant <i>Parent or Guardian to complete</i>	24
B	mySTART® Account Taxation Information	26
C	NZX Prescribed Person Confirmation	28
D	Listed Entity Director/Officer Details	29
F	Contributions to Be Sourced From	31
G	Source of Funds and Nature and Purpose of Business Relationship	32
H	Settlement Instructions	34
I	Signature, Confirmations and Acknowledgements	35
J	Manual Identity Verification Requirements	38
L	Tax Residency Self-Certification Guidance	44

These sections can be completed if they are required:

A2	Joint (Second) Applicant	20
E	Investment Direction	30
K	Parent/Guardian of a Minor <i>Parents/Legal Guardians to complete</i>	40
M	mySTART® Direct Debit Form	45
N	Craigs Investment Partners (CIP) Cash Management Account Authority to Deduct	47
O	Authorised Person (Individual)	48

Client Account No.

Craigs Investment Adviser



If this account is for a minor applicant under 18 years old ("Minor"), please complete Section A3 and Section K.

For all other applicants, Section A1 must be completed.

## A Account Details

### THIS ACCOUNT IS FOR

Please tick the best description

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

## A1 Individual or Primary (First) Applicant

### NAME, ADDRESS & CONTACT DETAILS

Title *please select one*

☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Mx ☐ Dr ☐ Other *specify* \_\_\_\_\_

First Name

Middle Name

Last Name

Preferred Name *if different from above*

Please complete and tick your preferred method of contact

☐ Home Ph ☐ Mobile  
☐ Work Ph ☐ Post *as per mailing address*  
☐ Email

Residential Address *where you live, not a PO Box number*

Postcode | | | | |

Mailing Address *if not the same as residential address*

Postcode | | | | |

### How would you like to receive your reports and communication?

☐ Electronically *via Craigs Investment Partners website* ☐ Post *as per mailing address*

*Note: Order confirmations are only available electronically via the Craigs website.*

Please indicate how you would like to receive the below, or leave blank if you would like to opt-out.

#### News and Views publication

☐ Email ☐ Post

A quarterly publication with topical articles and company events

#### Market Insights e-newsletter

A fortnightly email that covers current market information

☐ Yes *email only*

Client Account No.

Craigs Investment Adviser

## PERSONAL DETAILS

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

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

Town or City of Birth

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

## CITIZENSHIP & RESIDENCY STATUS

Country of Citizenship ☐ NZ ☐ Australia ☐ 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

Occupation  ☐ Retired ☐ Not employed

### 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*

## TAX DETAILS

Country of Tax Residence ☐ NZ ☐ Other *please specify in 'Foreign Tax Details' section below*

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

## FOREIGN TAX DETAILS

*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 <i>if applicable</i>
1.		
2.		
3.		

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

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

- 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)

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/](http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/)

### Identity Verification

Identity verification documents held by Craigs Investment Partners must always be current, hence you may be asked to update your identity verification documents from time to time. 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

Where required, 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 application.

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."*

## IDENTITY AND ADDRESS VERIFICATION

We can identify you one of two ways:

- 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, original copies of the relevant documents listed in the Manual Identity Verifications Requirements (Section J) can be sighted and verified by a Craigs Investment Partners employee, or alternatively you can provide us with certified copies of those documents.

Information provided will be handled in accordance with the Use and Disclosure of Information provisions included in the Terms and Conditions and the Craigs Investment Partners Privacy Statement.

## SUPERANNUATION INFORMATION

Are you a KiwiSaver member?

☐ Yes

☐ No

If yes, who is your KiwiSaver provider?

Do you have a registered superannuation scheme?

☐ Yes

☐ No

If yes, who is your provider?

Do you have an overseas pension?

☐ Yes

☐ No

If yes, in which country?

## A2 Joint (Second) Applicant

### NAME, ADDRESS & CONTACT DETAILS

Title *please select one*

☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Mx ☐ Dr ☐ Other *specify* \_\_\_\_\_

First Name

Middle Name

Last Name

Preferred Name *if different from above*

*Please complete and tick your preferred method of contact*

☐ Home Ph

☐ Mobile

☐ Work Ph

☐ Post *as per mailing address*

☐ Email

Residential Address *where you live, not a PO Box number*

Postcode | | | | |

Mailing Address *if not the same as residential address*

Postcode | | | | |

How would you like to receive your reports and communication?

☐ Electronically *via Craigs Investment Partners website*

☐ Post *as per mailing address*

*Note: Order confirmations are only available electronically via the Craigs website.*

Please indicate how you would like to receive the below, or leave blank if you would like to opt-out.

News and Views publication

☐ Email

☐ Post

A quarterly publication with topical articles  
and company events

Market Insights e-newsletter

A fortnightly email that covers current  
market information

☐ Yes *email only*



## PERSONAL DETAILS

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

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

Town or City of Birth

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

## CITIZENSHIP & RESIDENCY STATUS

Country of Citizenship ☐ NZ ☐ Australia ☐ 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

Occupation  ☐ Retired ☐ Not employed

### 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*

## TAX DETAILS

Country of Tax Residence ☐ NZ ☐ Other *please specify in 'Foreign Tax Details' section below*

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 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/](http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/)

## FOREIGN TAX DETAILS

*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** below.

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

- 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

Identity verification documents held by Craigs Investment Partners must always be current, hence you may be asked to update your identity verification documents from time to time. 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

Where required, 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 application.

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."*

## IDENTITY AND ADDRESS VERIFICATION

We can identify you one of two ways:

- 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, original copies of the relevant documents listed in the Manual Identity Verifications Requirements (Section J) can be sighted and verified by a Craigs Investment Partners employee, or alternatively you can provide us with certified copies of those documents.

Information provided will be handled in accordance with the Use and Disclosure of Information provisions included in the Terms and Conditions and the Craigs Investment Partners Privacy Statement.

## SUPERANNUATION INFORMATION

Are you a KiwiSaver member?

☐ Yes

☐ No

If yes, who is your KiwiSaver provider?

Do you have a registered superannuation scheme?

☐ Yes

☐ No

If yes, who is your provider?

Do you have an overseas pension?

☐ Yes

☐ No

If yes, in which country?

**Complete Section A3  
if applicable**

Please provide Proof of Identity for a Minor, see Section J for requirements.

**What happens when the Minor turns 18 years old?**

- They remain the legal owner of the account.
- They will now have sole and full authority over the account, including making transfer and withdrawal decisions.
- For the parent(s)/guardian(s), any authority over the account ceases at the time.
- Please speak to your Craigs Investment Adviser for further information about opening and the ongoing operation of an account for a minor.

A3

**Minor (Individual Under 18 Years) Applicant**

*The Minor's details should be filled out by a Parent or Guardian.*

**NAME, ADDRESS & CONTACT DETAILS**

**Title** *please select one*

☐ Master ☐ Miss ☐ Ms ☐ Mr ☐ Mrs ☐ Mx ☐ Other *specify* \_\_\_\_\_

**First Name**

**Middle Name**

**Last Name**

**Preferred Name** *if different from above*

*Please complete and tick your preferred method of contact*

☐ Home Ph \_\_\_\_\_ ☐ Mobile \_\_\_\_\_

☐ Work Ph \_\_\_\_\_ ☐ Post *as per mailing address* \_\_\_\_\_

☐ Email \_\_\_\_\_

**Residential Address** *where you live, not a PO Box number*

\_\_\_\_\_  
**Postcode** | | | | |

**Mailing Address** *if not the same as residential address*

\_\_\_\_\_  
**Postcode** | | | | |

**How would you like to receive your reports and communication?**

☐ Electronically *via Craigs Investment Partners website* ☐ Post *as per mailing address*

*Note: Order confirmations are only available electronically via the Craigs website.*

Please indicate how you would like to receive the below, or leave blank if you would like to opt-out.

**News and Views publication** ☐ Email ☐ Post

A quarterly publication with topical articles and company events

**Market Insights e-newsletter**

A fortnightly email that covers current market information ☐ Yes *email only*

## PERSONAL DETAILS

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

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

Town or City of Birth

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

## CITIZENSHIP & RESIDENCY STATUS

Country of Citizenship ☐ NZ ☐ Australia ☐ Other *specify*

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



☐ Permanent Resident ☐ Resident Visa ☐ Other *specify*

### Occupation

Occupation  ☐ Not employed

### 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*



## TAX DETAILS

Country of Tax Residence ☐ NZ ☐ Other *please specify in 'Foreign Tax Details' section below*

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

## FOREIGN TAX DETAILS

*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** below.

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

- 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)

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/](http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/)

**Section B must be completed**

**B**

## mySTART® Account Taxation Information

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

### Your Financial Year

☐ 1 April to 31 March ☐ Other *specify*

Which NZ IRD number should we attribute income to?

IRD Number

### Joint Accounts

Please use the highest income earner's IRD number.

### Minor Accounts

Please provide tax information for the Minor applicant.

### Resident Withholding Tax (RWT)

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

## B1 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*

☐ Other *specify*

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

☐ Approved Issuer Levy to be applied *this option applies to certain approved interest bearing investments only*

Resident Withholding Tax is a tax deducted from investment income before you, as an investor receives it. Please see the current RWT Rates.

### RWT RATES

Income Threshold	RWT Tax
\$0 - \$14,000	10.5%
\$14,001 - \$48,000	17.5%
\$48,001 - \$70,000	30%
\$70,001 and \$180,000	33%
\$180,000 and over	39%
No-notification rate	45%

### Prescribed Investor Rate (PIR)

A PIR is the rate at which income from a PIE is taxed. It is based on your taxable income.

#### Individual Investor

Income details are for the two income years prior to the tax year the PIR is to be applied.

#### Joint Accounts

Individuals need to calculate PIR separately, and the highest income is used to calculate the appropriate PIR.

#### Transitional Residents

An individual is a "transitional resident" provided that she or he has not been a tax resident in New Zealand during the last 10 years, and provided that she or he has never been a transitional resident before. Transitional residents may need to include their overseas income when determining their PIR, and should obtain professional advice when selecting a PIR.

## B2 Prescribed Investor Rate (PIR)

*select one option only*

☐ 10.5% ☐ 17.5% ☐ 28%

A PIR is required if you have invested in, or are considering investing in a Portfolio Investment Entity (PIE).



**Section C must be completed**

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.

## **C 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** \_\_\_\_\_

## D Listed Entity Director/Officer Details

Is the Applicant 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 \_\_\_\_\_

## D1 Authorisation to Transact on the Account

Please select one of the following options\*

☐ Any one authorised person can instruct on the account

☐ Multiple authorised persons – For joint accounts or accounts with authorised persons, please indicate below which persons from Section A and/or Section O (if applicable), and how many, are required to jointly instruct on the account.

For Minor accounts, please indicate below which persons from Section K and/or Section O (if applicable), and how many, are required to jointly instruct on the account.

\* Minor Accounts: Minors cannot instruct on their accounts, either solely or jointly, until they reach the age of 18. Where two parents or guardians have jointly signed this Application Form, both must jointly authorise transactions on the account. Any authority over the account ceases when the Minor turns 18.

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## E Investment Direction

Please complete the portfolio and investment details for your mySTART® account.

You can select from our Investment Options available in the Investment Options Supplement. Investment Options may change over time, for the latest list please visit [craigsip.com/documents/mystart](https://craigsip.com/documents/mystart) or contact your Craigs Investment Adviser 0800 272 442.

If you are investing into NZ Managed Funds, please refer to the relevant Offer Documents including the Product Disclosure Statement available at [disclose-register.companiesoffice.govt.nz](https://disclose-register.companiesoffice.govt.nz)

### Investment Days

Currently we operate two investment days each week (although this is subject to change). We do not operate investment days on weekends or public holidays.

### Securities

Securities cannot be actively traded within mySTART® and should be purchased with the intention of being held long-term.

### QuayStreet Funds

The QuayStreet Funds are issued and managed by Smartshares Limited. Please refer to the QuayStreet Funds Product Disclosure Statement on [quaystreet.com](https://quaystreet.com)

### Self-selected Portfolio

Please list securities below

	Regular Investment	Lump Sum Investment
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$

QuayStreet Funds	Regular Investment	Lump Sum Investment
QuayStreet Fixed Interest Fund	\$	\$
QuayStreet Income Fund	\$	\$
QuayStreet Conservative Fund	\$	\$
QuayStreet Balanced Fund	\$	\$
QuayStreet Socially Responsible Investment Fund	\$	\$
QuayStreet Growth Fund	\$	\$
QuayStreet New Zealand Equity Fund	\$	\$
QuayStreet Australian Equity Fund	\$	\$
QuayStreet International Equity Fund	\$	\$
QuayStreet Altum Fund	\$	\$
<b>Total regular and/or lump sum investments</b>	<b>\$</b>	<b>\$</b>

I would like any future contributions invested as per my Investment Direction.

☐ Yes ☐ No I will contact Craigs regarding any future contributions

### Reason for selecting securities

- ☐ Portfolio diversification
 ☐ Industry exposure  
☐ Currency exposure
 ☐ Income  
☐ Country exposure
 ☐ To obtain access to international securities  
☐ Other please provide as much detail as possible

Where a security is removed from the Investment Options, we will contact you and request a new Investment Direction.

If you wish to change your Investment Direction, please contact your Craigs Investment Adviser or our Client Services team for assistance.



## F Contributions to Be Sourced From

### F1 Regular Contributions

Amount \$ \_\_\_\_\_

☐ Weekly ☐ Fortnightly ☐ Monthly  
☐ Quarterly ☐ 6 Monthly ☐ Annually

Date of First Contribution | D | D | | M | M | | Y | Y | Y | Y |

#### REGULAR CONTRIBUTIONS FUNDS ARE TO BE SOURCED FROM

*select one only*

- ☐ Nominated bank account *Please complete Direct Debit form Section M*
- ☐ Craigs Investment Partners (CIP) Cash Management Account  
*Please complete the Cash Management Account Authority to Deduct in Section M*
- ☐ Direct Credit to: CIP Nominees No.1 Limited  
*We will provide you with account details once your application has been processed*

### F2 Lump Sum Contributions

Amount \$ \_\_\_\_\_

#### LUMP SUM CONTRIBUTIONS ARE TO BE SOURCED FROM

*select one only*

- ☐ Craigs Investment Partners Cash Management Account  
*Please complete the Cash Management Account Authority to Deduct in Section M*
- ☐ Direct Credit to: CIP Nominees No.1 Limited  
*We will provide you with account details once your application has been processed*



## Source of Funds and Nature and Purpose of Business Relationship

We are required to obtain information relating to the original source of wealth or the source of funds for the account.

### SOURCE OF FUNDS

Please select from the list below and provide a detailed description of the origin of the funds of the account.



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

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

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

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

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

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

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We may contact you if we require further information from you regarding your Source of 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:

*Select all that are applicable*

- ☐ To receive investment advice
- ☐ To help grow my savings/capital
- ☐ To save for retirement
- ☐ To save on behalf of my child/children or other dependents
- ☐ To obtain access to New Zealand, Australian or International securities
- ☐ To obtain access to a diversified managed fund
- ☐ To generate income
- ☐ Other please *provide as much detail as possible*

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## H1 How Would You Like Your Withdrawals to Be Settled?

☐ To my/our Craigs Investment Partners Cash Management Account Number

Name of Bank

Account Name

Account Number

BANK	BRANCH	ACCOUNT NUMBER	SUFFIX

## PROOF OF BANK ACCOUNT

Please attach one of the following:

- ☐ A 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



### Proof of bank account

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.



## Section I must be completed

### Please read this section carefully

If you do not understand this section, please contact your Craigs Investment Adviser or your legal adviser before signing this.

## I Signature, Confirmations and Acknowledgements

### By signing this Application Form you confirm that you:

1. have received, read and understood the Craigs Investment Partners Client Terms and Conditions ("Terms and Conditions"), in particular the Risk Warnings and Use and Disclosure of Information provisions included in the Terms and Conditions. A copy of the Terms and Conditions is available at [craigsip.com/terms-and-conditions](https://craigsip.com/terms-and-conditions); and
2. agree to be bound by the Terms and Conditions and this Application Form.

### You also confirm that:

1. you agree to be bound by all of the terms and conditions included within the Terms and Conditions relating to a Nominee holding investments on your behalf in the course of the provision of the mySTART® Service.
2. you acknowledge that you can only select investments from the Investment Options Supplement for the mySTART® Service and contributions relating to your mySTART® Account are to be invested as indicated in the Investment Direction included with this Application Form, as amended from time to time.
3. you understand that the value of an investment can go up or down over time and neither CIP or any of its related companies (as defined in the Companies Act 1993) (each a "Related Company") or any other person guarantees the performance and returns of the Investment Options available in the Investment Options Supplement. Investments are subject to investment risk, including possible delays in repayment, loss of income and principal invested. To the extent permitted by law, CIP, any Related Company and any other person will not be liable for the capital value or performance of your mySTART® Account.
4. you acknowledge that the Investment Options available in the Investment Options Supplement can change from time to time. You confirm that when notified of the removal of an Investment Option that you have selected, you will confirm whether you wish to continue with or alter your Investment Direction in connection with that Investment Option. You acknowledge that CIP and each Related Company does not have any liability for any loss incurred as a result of an Investment Option being removed from the Investment Options Supplement and any corresponding decision to maintain or alter that Investment Option position and the Investment Direction in respect of your mySTART® Account.
5. you are aware of the limitations of any advice provided if you do not instruct your Craigs Investment Adviser to take into account your financial situation, needs, goals and/or risk tolerance when providing advice.
6. you acknowledge that in order for your Craigs Investment Adviser to properly take into account your financial situation, needs, goals and risk tolerance when providing advice, that you will be responsible for providing CIP full and accurate financial information, including ongoing updates of all material changes to that information. You acknowledge that any advice and security recommendations provided by CIP based on incomplete or inaccurate information that you have provided, may as a result be incomplete or inaccurate or misrepresentative of your financial situation.
7. you understand that the personal information you provide in this Application Form, and any further personal information that you provide CIP in the future in connection with your mySTART® Account, will be handled in accordance with the Craigs Investment Partners Privacy Statement. A copy of the Privacy Statement is available at [craigsip.com/privacy](https://craigsip.com/privacy). You have the right to access and correct the personal information you have supplied.
8. in accordance with the Craigs Investment Partners Privacy Statement, your personal information may be disclosed to, held and used by your Craigs Investment Adviser, any Related Company, auditors, tax advisers, custodians, any applicable issuer of an Investment Option selected as part of your Investment Direction, the Inland Revenue, the Financial Markets Authority and any other person or entity as required for the proper maintenance and operation of your mySTART® Account.
9. your personal information may be used by CIP and any Related Company to keep you informed about other financial opportunities, products and services, including by email, by text message or by any other electronic means. Any marketing emails that you receive will include an unsubscribe facility.
10. where you have authorised CIP to electronically verify your identity and residential address in this Application Form, you consent to CIP using your personal information for that purpose and where necessary disclosing your personal information to external and independent agencies for the purpose of matching your 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.

Client Account No.

Craigs Investment Adviser

11. you will advise CIP within 30 days of any change in circumstance which affects the tax residency status of any person associated with your mySTART® Account and provide CIP with an updated Tax Residency Self Certification within 60 days of such a change in circumstance occurring if any of the information previously provided to CIP becomes incorrect or incomplete.
12. you have made all persons associated with your mySTART® Account aware of the Craigs Investment Partners Privacy Statement and have obtained their consent where you have provided CIP or a Related Company with any information about that person.
13. you acknowledge and agree that Fees and Charges charged in relation to the mySTART® Service will be debited from your mySTART® Account.
14. should your interest in a fund become less than the PIE tax liability payable on income allocated to you at your advised Prescribed Investor Rate, you will indemnify the fund for that amount (including any penalties or interest).
15. you consent to confirmations for the sale and purchase of financial products in relation to your mySTART® Account being made available to you on the Craigs portal.
16. you consent to CIP retaining the Authorisation Code associated with your mySTART® Account in encrypted format.
17. you acknowledge that communications CIP may send you by way of email or other electronic means will not be encrypted.
18. the information provided within this Application Form is true and correct.

Applicant Name

Capacity

Signature

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

Applicant Name

Capacity

Signature

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

#### Signing as Attorney

If you are signing this Application Form as attorney for an applicant, please contact Craigs Investment Partners before you sign it. We will send you the appropriate Certificate of Non-revocation of Power of Attorney that must be signed by you when you sign the Application Form.

#### Capacity

Please enter the 'Capacity' in which you are signing this Application Form i.e. Self; Attorney for the Client.

## If signing as a parent/guardian for a minor

### For an applicant aged 15 or under

One parent/legal guardian/Oranga Tamariki guardian (if any) must complete Section K and sign this Application Form. If both parents/legal guardians are to be authorised on the account, then both must sign this Application Form and complete Section D1 and Section K.

### For an applicant aged 16 or 17

The Minor applicant together with one parent/legal guardian/Oranga Tamariki guardian (if any) must complete Section K and sign this Application Form. If both parents/legal guardians are to be authorised on the account, then both must sign this Application Form and complete Section D1 and Section K.

You confirm that you are the parent(s)/legal guardian(s) (or that you are an Oranga Tamariki guardian) of the person named in section A of this Application Form. You confirm that you have read and accept the above confirmations and acknowledgements, and you are authorised to sign this Application Form for and on behalf of the person named in section A of this Application Form.

You acknowledge that you will be entitled to instruct Craigs Investment Partners Limited in relation to this mySTART® account until the applicant turns 18, at which time this right will transfer to them and they will have full capacity to instruct on this account and your right shall cease.

Parent / Guardian Name

Signature

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

Parent / Guardian Name

Signature

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

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

You will become a client once Craigs Investment Partners Limited accept your application.

**Please ensure you send to us by post the original copy of the completed Direct Debit Form.**

## Manual Identity Verification Requirements

**You must return Proof of Identity Document(s) for each applicant.**

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 identity documents can be sighted and verified by a Craigs Investment Partners employee. Alternatively, 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 application.

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

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 with a signature



**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
- ☐ SuperGold card with a signature



### For Minors

A certified/verified copy of:

- ☐ Birth certificate/court appointed guardianship
- ☐ Parent/guardian proof of identity (as per outlined in the sections above)

#### 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."*

#### Overseas Passport

If you have an overseas passport, please include a certified copy of your current residence visa or electronic visa.

## PROOF OF BANK ACCOUNT

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

*Please attach one of the following:*

- ☐ A 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



## 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



## K Parent/Guardian of a Minor

All parent(s)/legal guardian(s)/Oranga Tamariki guardian (if any) signing this Application Form on behalf of a Minor must complete this Section K.

### K1 First Parent/Guardian

#### NAME & ADDRESS

Title *please select one*

☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Mx ☐ Dr ☐ Other *specify* \_\_\_\_\_

First Name

Middle Name

Last Name

Preferred Name *if different from above*

Please complete all details and tick your preferred method of contact

☐ Home Ph ☐ Mobile

☐ Work Ph ☐ Post *as per mailing address*

☐ Email

Residential Address *where you live, not a PO Box number*

Postcode | | | | |

Mailing Address *if not the same as residential address*

Postcode | | | | |

#### PERSONAL DETAILS

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

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

Town or City of Birth

Country of Birth ☐ NZ ☐ Australia ☐ Other *specify* \_\_\_\_\_

#### CITIZENSHIP & RESIDENCY STATUS

Country of Citizenship ☐ NZ ☐ Australia ☐ 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* \_\_\_\_\_



#### 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* \_\_\_\_\_



### Identity Verification

Identity verification documents held by Craigs Investment Partners must always be current, hence you may be asked to update your identity verification documents from time to time. 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

Where required, 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 application.

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."*

## IDENTITY AND ADDRESS VERIFICATION

We can identify you one of two ways:

- 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, original copies of the relevant documents listed in the Manual Identity Verifications Requirements (Section J) can be sighted and verified by a Craigs Investment Partners employee, or alternatively you can provide us with certified copies of those documents.

Information provided will be handled in accordance with the Use and Disclosure of Information provisions included in the Terms and Conditions and the Craigs Investment Partners Privacy Statement.

## K2 Second Parent/Guardian

### NAME & ADDRESS

Title *please select one*

☐ Mr

☐ Mrs

☐ Miss

☐ Ms

☐ Mx

☐ Dr

☐ Other *specify* \_\_\_\_\_

First Name

Middle Name

Last Name

Preferred Name *if different from above*

*Please complete all details and tick your preferred method of contact*

☐ Home Ph

☐ Mobile

☐ Work Ph

☐ Post *as per mailing address*

☐ Email

Residential Address *where you live, not a PO Box number*

Postcode

Mailing Address *if not the same as residential address*

Postcode

### PERSONAL DETAILS

Gender

☐ Male

☐ Female

☐ Non Binary

☐ Other/Prefer not to say

Date of Birth

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

Town or City of Birth

Country of Birth

☐ NZ

☐ Australia

☐ Other *specify* \_\_\_\_\_

### CITIZENSHIP & RESIDENCY STATUS

Country of Citizenship

☐ NZ

☐ Australia

☐ Other *specify* \_\_\_\_\_

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

☐ Permanent Resident/Resident Visa

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☐ Do not reside in NZ

☐ Other Visa *specify* \_\_\_\_\_



### 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* \_\_\_\_\_

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☐ NZ Passport

☐ NZ Driver Licence

☐ Australian Passport

☐ Australian Driver Licence



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## Tax Residency Self-Certification Guidance

### *Information to assist with the Foreign Tax Details Sections in A.*

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 Craigs 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 residence 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/](http://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](http://www.ird.govt.nz/international-tax/exchange-of-information/crs/aeoi-and-crs)



## M mySTART® Direct Debit Form

*This form is to be completed if you have selected to make contributions direct to your mySTART® account from a nominated bank account.*

### INVESTMENT DATE FOR DIRECT DEBIT

Please indicate the frequency and commencement date for this Direct Debit to be deducted from your account. If you require the funds to be deducted on a set day, please indicate below. If the days falls on a non-business day, the Direct Debit will take effect on the next business day.

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

Day of Direct Debit (if required) ☐ Mon ☐ Tue ☐ Wed ☐ Thu ☐ Fri

Frequency of Direct Debit ☐ Wkly ☐ Fortn ☐ Mthly ☐ Qtrly ☐ 6 Mthly ☐ Annually

mySTART® Account Name

mySTART® Account Number | | | | | | |

### Authority to Accept Direct Debits

*not to operate as an assignment or agreement*

I/we authorise you until further notice in writing to debit my/our account with all amounts which Craigs Investment Partners (herein after referred to as the Initiator), the registered Initiator of the above Authorisation Code, may initiate by Direct Debit. I/we acknowledge and accept that the bank accepts this authority only upon the conditions listed overleaf.

Name of Account *to be debited*

### Account Details

| | | | | | | | | | | | | | | | | |  
BANK BRANCH ACCOUNT NUMBER SUFFIX

Authorisation Code | 0 | 6 | 0 | 5 | 9 | 0 | 7 | Date | D | D | | M | M | | Y | Y | Y | Y |

To The Bank Manager,

Bank Name

Bank Branch

*Before signing this direct debit form, please ensure you have read the conditions overleaf.*

### AUTHORISED SIGNATURE(S)

Full Name *first, middle and last name*

Signature

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

Full Name *first, middle and last name*

Signature

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

### For Bank Use Only

Approved

0590  
06 96

Date Received

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

Recorded By

Checked By

Bank Stamp

**Complete Section M if applicable**

**Please read conditions overleaf**

#### mySTART® Client Account Number

If unknown, Client Services will complete.

#### Joint Accounts

If the funds are coming from a joint account, both account holders need to sign the form.

This completed Direct Debit Form (if applicable) should be returned to your nearest Craigs Investment Partners branch, or post it to:

Client Services Team  
Craigs Investment Partners Limited  
Freepost 366, PO Box 13155  
Tauranga 3141

Phone: 0800 878 278

If the bank account being debited is in a name other than the name of the Craigs Investment Partners account please provide details from the bank of those persons authorised to give instructions on the bank account. Details should include Account Name, Account Number and name and signatures of Authorised persons.

#### Proof of bank account

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 account holder.

Client Account No.

Craigs Investment Adviser

## CONDITIONS OF THIS AUTHORITY TO ACCEPT DIRECT DEBITS

### 1. The Initiator:

- (a) Has agreed to give advance notice of the net amount of each Direct Debit and the due date of the debiting at least 10 calendar days (but not more than 2 calendar months) before the date when the Direct Debit will be initiated. This notice will be provided in writing (including electronic means and SMS where the Customer has provided prior written consent, including by electronic means including SMS, to communicate electronically).

**The advance notice will include the following message:**

"Unless advice to the contrary is received from you by (date\*), the amount of \$..... will be directly debited to your bank account on (initiating date)."

- (b) May, upon the relationship, which gave rise to this Authority being terminated, give notice to the Bank that no further Direct Debits are to be initiated under the Authority. Upon receipt of such notice the Bank may terminate this Authority as to future payments by notice in writing to me/us.
- (c) May, upon receiving an "authority transfer form" (dated after the day of this authority signed by me/us and addressed to a bank to which I/we have transferred my/our bank account, initiate Direct Debits in reliance of that transfer form and this Authority for the account identified in the authority transfer form.

*\* This date will be at least two (2) days prior to the initiating date to allow for amendment of Direct Debits.*

### 2. The Customer may:

- (a) At any time, terminate this Authority as to future payments by giving written notice of the termination to the Bank and to the Initiator.
- (b) Stop payment of any Direct Debit to be initiated under this Authority by the Initiator by giving written notice to the Bank prior to the Direct Debit being paid by the Bank.

### 3. The Customer acknowledges that:

- (a) This Authority will remain in full force and effect in respect of all Direct Debits passed to my/our account in good faith notwithstanding my/our death, bankruptcy, or other revocation of this Authority until actual notice of such event is received by the Bank.
- (b) In any event this Authority is subject to any arrangement now or hereafter existing between me/us and the Bank in relation to my/our account.
- (c) Any dispute as to the correctness or validity of an amount debited to my/our account shall not be the concern of the Bank except in so far as the Direct Debit has not been paid in accordance with this Authority. Any other dispute lies between me/us and the Initiator.
- (d) Where the Bank has used reasonable care and skill in acting in accordance with this Authority, the Bank accepts no responsibility or liability in respect of:
  - (i) the accuracy of information about Direct Debits on Bank statements
  - (ii) any variations between notices given by the Initiator and the amounts of Direct Debits.
- (e) The Bank is not responsible for, or under any liability in respect of the Initiator's failure to give written notice correctly nor for the non-receipt or late receipt of notice by me/us for any reason whatsoever. In any such situation the dispute lies between me/us and the Initiator.

### 4. The Bank may:

- (a) In its absolute discretion conclusively determine the order of priority of payment by it of any monies pursuant to this or any other Authority, cheque or draft properly executed by me/us and given to or drawn on the Bank.
- (b) At any time terminate this Authority as to future payments by notice in writing to me/us.
- (c) Charge its current fees for this service in force from time to time.
- (d) Upon receipt of an "authority to transfer form" signed by me/us from a bank to which my/our account has been transferred, transfer to that bank this Authority to Accept Direct Debit.

Complete Section N  
if applicable

**mySTART® Account Number**  
If unknown, Craigs Investment  
Partners will complete.

**Authorised Signature(s)**  
Please ensure that for cash  
management accounts with more  
than one signatory, all authorised  
signatures are obtained.

## N Craigs Investment Partners (CIP) Cash Management Account Authority to Deduct

*Please complete if your mySTART® investment funds are to be sourced from a  
Craigs Investment Partners (CIP) Cash Management Account.*

*The owner of this Cash Management Account must complete this Authority to Deduct section.*

**To: CIP Cash Management Nominees Limited,**  
I/we authorise CIP Cash Management Nominees Limited, until further notice, to debit the  
funds from my/our account as detailed below and pay to CIP Nominees No. 1 Limited –  
Account No. **06 - 0433 - 0566827 - 000**

**Craigs Investment Partners Cash Management Account Name**

**Craigs Investment Partners Cash Management Account Number**

| | | | | | | |

Investments on behalf of:

**mySTART® Account Name**

**mySTART® Account Number**

| | | | | | | |

**Contribution Amount** \$ \_\_\_\_\_

**Date of First Contribution** | D | D | | M | M | | Y | Y | Y | Y |

**Frequency** ☐ Weekly ☐ Fortnightly ☐ Monthly  
☐ Quarterly ☐ 6 Monthly ☐ Annually

### AUTHORISED SIGNATURE(S)

**Full Name** *first, middle and last name*

**Signature**

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

**Full Name** *first, middle and last name*

**Signature**

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



## Authorised Person (Individual)

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

### Individual as an Authorised Person

#### NAME, ADDRESS & CONTACT DETAILS

**Title** *please select one*

☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Mx ☐ Dr ☐ Other *specify* \_\_\_\_\_

**First Name**

**Middle Name**

**Last Name**

\_\_\_\_\_

**Preferred Name** *if different from above*

\_\_\_\_\_

*Please complete and tick your preferred method of contact*

☐ Home Ph

☐ Mobile

☐ Work Ph

☐ Post *as per mailing address*

☐ Email

**Residential Address** *where you live, not a PO Box number*

\_\_\_\_\_

**Postcode** | | | | |

**Mailing Address** *if not the same as residential address*

\_\_\_\_\_

**Postcode** | | | | |

**How would you like to receive your reports and communication?**

☐ Electronically *via Craigs Investment Partners website*

☐ Post *as per mailing address*

*Note: Order confirmations are only available electronically via the Craigs website.*

Please indicate how you would like to receive the below, or leave blank if you would like to opt-out.

**News and Views publication**

☐ Email

☐ Post

A quarterly publication with topical articles and company events

**Market Insights e-newsletter**

A fortnightly email that covers current market information

☐ Yes *email only*

## PERSONAL DETAILS

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

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

Town or City of Birth

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

## CITIZENSHIP & RESIDENCY STATUS

Country of Citizenship ☐ NZ ☐ Australia ☐ 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

Occupation  ☐ Retired ☐ Not employed

### 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*

## TAX DETAILS

Country of Tax Residence ☐ NZ ☐ Other *please specify in 'Foreign Tax Details' section below*

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 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/](http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/)

## FOREIGN TAX DETAILS

*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** below.

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

- 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

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

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Where required, identity documents must be certified by one of the following:

- Justice of the Peace (JP)
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### 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."*

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## 02 Authorised Person Signature, Confirmation and Acknowledgements

By signing this form you confirm that as an Authorised Person you:

1. have authority to act on behalf of the Client;
2. have received, read and understood the Craigs Investment Partners Client Terms and Conditions ("Terms and Conditions"), in particular the Risk Warnings and Use and Disclosure of Information provisions included in the Terms and Conditions. A copy of the Terms and Conditions is available at [craigsip.com/terms-and-conditions](https://craigsip.com/terms-and-conditions); and
3. agree to be bound by the Terms and Conditions.

You also confirm that:

4. you understand that the personal information you provide in this form, and any further personal information that you provide CIP in the future, will be handled in accordance with the Craigs Investment Partners Privacy Statement. A copy of the Privacy Statement is available at [craigsip.com/privacy](https://craigsip.com/privacy). You have the right to access and correct the personal information you have supplied.
5. in accordance with the Craigs Investment Partners Privacy Statement, your personal information may be disclosed to, held and used by your Craigs Investment Adviser, any Related Company, auditors, tax advisers, custodians, any applicable issuer of an Investment Option selected as part of your Investment Direction, the Inland Revenue, the Financial Markets Authority and any other person or entity as required for the proper maintenance and operation of this mySTART® Account.
6. your personal information may be used by CIP and any Related Company to keep you informed about other financial opportunities, products and services, including by email, by text message or by any other electronic means. Any marketing emails that you receive will include an unsubscribe facility.
7. where you have authorised CIP to electronically verify your identity and residential address in this Application Form, you consent to CIP using your personal information for that purpose and where necessary disclosing your personal information to external and independent agencies for the purpose of matching your 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.

### Full Name

First Name

Middle Name

Last Name

Capacity

Signature

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





# Find us at 19 locations nationwide.

**SPEAK WITH US TODAY**

**0800 272 442**

**CRAIGSIP.COM**

Craigs Investment Partners Limited is a NZX Participant firm. Craigs Investment Partners Limited's Financial Advice Provider Disclosure Statement is available on request and free of charge. Investments are subject to risk and not guaranteed. For more information on Craigs financial advice services, please visit [craigsip.com](https://craigsip.com). Images of client testimonials have been changed for privacy reasons.