

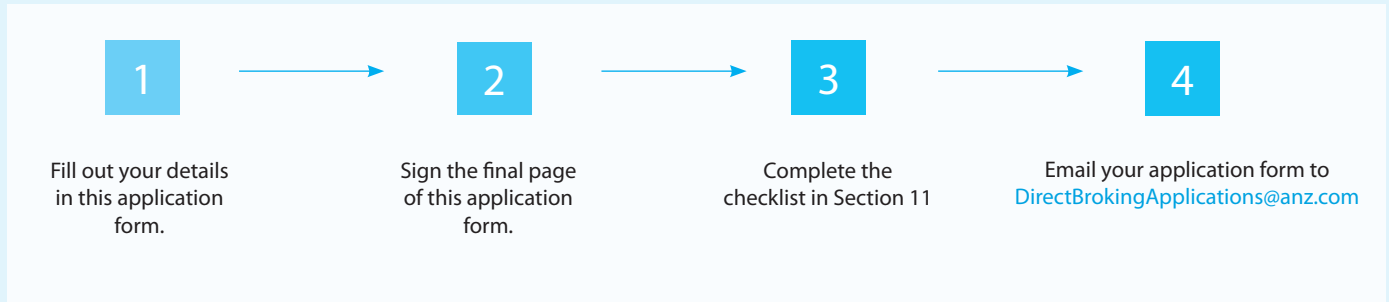
Individual Account Application Form

First NZ Capital Securities Limited (FNZC) is the provider of the online share and bond trading service, known as Direct Broking.

ANZ Bank New Zealand Limited (ANZ) is assisting ANZ customers to apply for a Direct Broking account to access FNZC's Direct Broking share and bond trading service.

As a requirement of opening a Direct Broking account, FNZC will open a Cash Management Trust (CMT) account for you. The CMT is used as your default settlement/funding account for securities trading, sale proceeds and purchase payments.

HOW TO BECOME A CLIENT OF DIRECT BROKING



Please ensure that you have received, where required, independent professional advice before signing this application form.

SECTION 1. PERSONAL AND CONTACT DETAILS OF ACCOUNT HOLDER (MANDATORY)

ANZ Customer Number

Please provide your full legal name.

If the Account Holder named below is under the age of 18 (a Minor), this section must be completed by their parent/guardian (Agent). The Agent acting on behalf of the Minor must also complete Section 9 of this form and sign Section 10 on behalf of the Minor.

Please tick: Mr Mrs Miss Ms Other

First Name	COMPULSORY
Middle Name(s)	
Surname	COMPULSORY
Contact Phone Number	COMPULSORY
Email	COMPULSORY

Date of Birth	COMPULSORY
Country of Birth	

Employment status

Full-time Student Retired Part-time Unemployed Self employed Housewife/husband

Occupation IF EMPLOYED

Employer IF EMPLOYED

Are you a tax resident of a foreign country? No Yes

Under New Zealand law we have to ask if you are a tax resident of any country other than New Zealand. Please note, US citizens are considered to be tax residents of the US.

If you are a tax resident of a foreign country, Direct Broking will also need to obtain your Tax Identification Number (TIN). After you have completed this form, we will need to contact you to gather this information.

If you are a US resident for tax purposes or a US citizen, you will also need to complete a W-9 form as part of this application. We will email this to the primary contact once you have submitted the application.

FOR OFFICE USE ONLY

Authorised by
Signature

Account number
Account type

Individual Account Application Form (cont)

SECTION 2. TAX (MANDATORY)

Please note that if you are a New Zealand tax resident and do not provide the RWT rate to be applied to your investment, or you do not provide your IRD Number, resident withholding tax will be deducted by Direct Broking at the highest applicable (non-declaration) rate.

IRD Number

Withholding Tax Rate (RWT):

- 10.5% 17.5% 30%
 33% NRWT
 Exempt

If you are exempt from resident withholding tax, you must provide a copy of your current resident withholding tax exemption certificate.

SECTION 3. BANK ACCOUNT DETAILS (MANDATORY)

As part of this application, applicants will need to hold an ANZ everyday account. ANZ everyday accounts include Freedom, Go, Jump and Select accounts. This is the bank account funds will be direct credited to, when a request is made to make a withdrawal from the Cash Management Trust (CMT) account. A CMT will be opened at the time of opening the trading account with Direct Broking, and will be your default settlement/ funding account for securities trading sale proceeds and purchase payments.

Bank account name:

Bank account number

SECTION 4. ADDRESS DETAILS FOR ACCOUNT HOLDER (MANDATORY)

Residential address

COMPULSORY		
<input type="text"/>	Postcode	Country

Postal address Tick if your postal address is the same as your residential address.

<input type="text"/>	Postcode	Country
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SECTION 5. FINANCIAL DETAILS (MANDATORY)

What are the types of financial assets that you are likely to invest in?

- Shares in NZ
 Shares in AU – If you intend to trade on the ASX you will be sent a CHESS Application Form to complete and return.
 Fixed income and debt securities - Fixed Income and Debt Securities may be fixed or floating interest rate obligations of an issuer and in New Zealand market are generally called bonds, notes or capital notes and may be senior, unsubordinated or subordinated obligations of an issuer. You will receive information from ANZ in relation to Fixed Income and Debt Securities.

How often do you intend to place buy/sell orders?

- Once Daily
 Weekly Monthly
 Annually

How much do you intend to spend per trade?

- \$0 - \$2,500 \$2,501 - \$5,000
 \$5,001 - \$20,000 \$20,001 - \$50,000
 Over \$50,000

Where are the funds for securities purchases likely to come from

- Employment Student allowance / scholarship
 Business Activity Gift / Inheritance
 Investment Returns (e.g. rental income) Windfall earning / winnings
 WINZ (work and income payments) Other income

Individual Account Application Form (cont)

SECTION 6. SECURITY QUESTIONS (MANDATORY)

As part of your application you are required to provide answers to three security questions which we will use to verify your identity when contacting Direct Broking

Question 1	What is your mother's place of birth	Answer	
Question 2	What is the name of your first school	Answer	
Question 3	What is your paternal grandmother's name	Answer	

SECTION 7. YOUR NEW ZEALAND SHAREHOLDINGS (MANDATORY)

Have you previously traded shares listed on the New Zealand Stock Exchange in your name? Yes No

To submit orders into the markets provided by NZX, your security holdings must be registered to a Common Shareholder Number (CSN). CSNs are nine digits long, begin with the number 3 and must be in the full, legal name of the person who owns the securities. If you do not have a CSN, we will allocate one for you.

If you already have a CSN, please write it here

If you have any existing security holdings which are not under a CSN, or if your existing registration details differ from your full legal name and registration address, please contact call 0800 805 777 for guidance.

SECTION 8. AUTHORISED REPRESENTATIVES

As part of your application, you can nominate Authorised Representatives to trade on your behalf and to deal with your investment in your CMT. Authorised Representatives are not account holders and can have any relationship to you.

Authorised Representatives are not authorised to make any changes to your account details. Direct Broking will accept instructions from any Authorised Representative or Account Holder without reference to the other Account Holders (if applicable), unless the Account Holders provide written instructions to the contrary.

Authorised Representatives are required to be identified in person as part of the application process. ANZ can arrange an appointment at an ANZ branch for this to be done, if required.

Authorised Representatives must sign below - they do not need to sign Section 10

FIRST CONTACT

Relationship to applicant	COMPULSORY
Please tick: <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other	<input type="text"/>
First Name	COMPULSORY
Middle Name(s)	
Surname	COMPULSORY
Date of Birth	COMPULSORY
Country of Birth	COMPULSORY
Email address	COMPULSORY
Residential address	COMPULSORY
Town/City	Postcode
Contact phone number	

Employment Status

- Employed Full-time Employed Part-time
 Self Employed Unemployed
 Retired Student
 Housewife / husband

Occupation	IF EMPLOYED
Employer	IF EMPLOYED

Is the Authorised Representative an ANZ Customer?

- No Yes

ANZ Customer Number if known:

SECOND CONTACT

Relationship to applicant	COMPULSORY
Please tick: <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other	<input type="text"/>
First Name	COMPULSORY
Middle Name(s)	
Surname	COMPULSORY
Date of Birth	COMPULSORY
Country of Birth	COMPULSORY
Email address	COMPULSORY
Residential address	COMPULSORY
Town/City	Postcode
Contact phone number	

Employment Status

- Employed Full-time Employed Part-time
 Self employed Unemployed
 Retired Student
 Housewife / husband

Occupation	IF EMPLOYED
Employer	IF EMPLOYED

Is the Authorised Representative an ANZ Customer?

- No Yes

ANZ Customer Number if known:

Individual Account Application Form (cont)

Are any of the Authorised Representatives tax resident of a foreign country? Yes No

Under New Zealand law we have to ask you if the Authorised Representatives are a tax resident of any country other than New Zealand. Please note, US Citizens are considered to be tax residents of the US.

If any of the Authorised Representatives are a tax resident of a foreign country, Direct Broking will also need to obtain the Authorised Representative's Tax Identification Number (TIN). After you have completed this form, we will need to contact you to gather this information, or you can call Direct Broking on 0800 805 777 quoting your reference number to provide this information.

If the Authorised Representative is a US resident for tax purposes or a US citizen, the Authorised Representative will also need to complete a W-9 form as part of this application. We will email this to the primary contact once you have submitted this application.

Tick if the Authorised Representative should receive contract notes by email

Tick if the Authorised Representative should receive contract notes by email

Signature

2 0

Signature

2 0

SECTION 9 AGENT ACTING ON BEHALF OF A MINOR (UNDER THE AGE OF 18)

If a Minor applies to become an Account Holder, we require both the Minor and an Agent of the Minor (e.g. parent or guardian) to be party to the Client Agreement. Any reference to "you" in the Client Agreement is a reference to the agent of the Minor and, where appropriate, to the Minor.

PLEASE NOTE: Shares purchased on this account will be registered in the name(s) of the Agent(s) listed below, not in the name of the Minor.

AGENT DETAILS (PARENT OR GUARDIAN)

Relationship to minor	COMPULSORY
Please tick: <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>	
First Name	COMPULSORY
Middle Name(s)	COMPULSORY
Surname	COMPULSORY
Date of Birth	COMPULSORY
Country of Birth	COMPULSORY
Residential address	COMPULSORY
Town/City	Postcode
Postal address	
Contact Phone Number	COMPULSORY
Email address	COMPULSORY

AGENT DETAILS (PARENT OR GUARDIAN)

Relationship to minor	COMPULSORY
Please tick: <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>	
First Name	COMPULSORY
Middle Name(s)	COMPULSORY
Surname	COMPULSORY
Date of Birth	COMPULSORY
Country of Birth	COMPULSORY
Residential address	COMPULSORY
Town/City	Postcode
Postal address	
Contact Phone Number	COMPULSORY
Email address	COMPULSORY

Contract Notes (recording terms of securities sale/purchase) and CMT Statements will be sent to this email address.

Employment Status

- Employed Full-time Employed part time
 Self Employed Unemployed
 Retired Student
 Housewife / husband

Employer/Business Name	IF EMPLOYED
Occupation	IF EMPLOYED

Is the Agent an ANZ Customer?

No Yes

ANZ Customer Number if known:

Employment Status

- Employed Full-time Employed Part-time
 Self employed Unemployed
 Retired Student
 Housewife / husband

Employer/Business Name	IF EMPLOYED
Occupation	IF EMPLOYED

Is the Agent an ANZ Customer?

No Yes

ANZ Customer Number if known:

Individual Account Application Form (cont)

Is the Agent(s) a tax resident of a foreign country?

Under New Zealand law we have to ask you if the Agent is a tax resident of any country other than New Zealand. Please note, US Citizens are considered to be tax residents of the US.

Yes No

If the Agent is a tax resident of a foreign country, Direct Broking will also need to obtain the Agent's Tax Identification Number (TIN). After you have completed this form, we will need to contact you to gather this information, or you can call Direct Broking on 0800 805 777 quoting your reference number to provide this information.

If the Agent is a US resident for tax purposes or a US citizen, the Agent will also need to complete a W-9 form as part of this application. We will email this to the primary contact once you have submitted this application.

SECTION 10. SIGNATURE (S) REQUIRED HERE (MANDATORY)

All Account Holders (including Minors where reasonable) and/or Agents must sign below.

In applying for this Direct Broking account, you confirm and agree the following:

- all details set out in this application are true and correct. If they are not, FNZC can decline or withdraw this application;
- that FNZC will open a CMT for you as part of this application;
- that the CMT will be your default settlement account for securities trading sale proceeds and purchase payments unless otherwise instructed in writing to Direct Broking;
- that you agree to be bound by the FNZC Client Agreement General Terms and Conditions, as amended from time to time;
- that you authorise ANZ to share your personal information provided in this application with FNZC in relation to the provision of the Direct Broking service and CMT account to you;
- that you consent to the collection, use and sharing of personal information provided to Direct Broking and ANZ as set out in this application and the FNZC Client Agreement General Terms and Conditions;
- When you apply for a product through and with us we collect information about you. You agree that we can use that information for different things, including sending you information about other ANZ products. More information about how we collect and use information is on the ANZ website anz.co.nz.

I/we have read, understood and agree with the above statements. The details provided are true and correct to the best of my/our knowledge and I/we have the authority to provide this information.

I/we have read, understood and agree to be bound by the Direct Broking Client Agreement which is governed by FNZC's Client Agreement General Terms and Conditions, as amended from time to time.

I/we confirm that none of the applicants or any person associated with this application is a Prescribed Person of an NZX Market Participant or of an NZX Advising Firm. I/we will immediately advise Direct Broking if this changes. If you are unsure what the terms (including "Prescribed Person") mean in this context please contact Direct Broking.

ACCOUNT HOLDER/AGENT OF MINOR SIGN HERE

Signature

Full name

2 0

Signature

Full name

2 0

SECTION 11. FINAL CHECK LIST

- Your ANZ customer number in Section 1.
- Your Signature in Section 10.
- All mandatory sections have been completed.

WHAT'S NEXT?

Email this Application Form to:

DirectBrokingApplications@anz.com

If we require additional information we will contact you.

When your application has been approved and established, you will receive an email or letter advising:

- Your Direct Broking Client Account Number
- Instructions for internet and telephone trading
- Contact details if you require any assistance.

If you want to know the status of your application, please call Direct Broking's Client Experience team on 0800 805 777.