



URQUHART SEXTON
— FINANCIAL PLANNING —

Application Form Instructions

Please find included a New Account Application.

Upon completion, could you please return the Application to our office together with the following documents;

- A copy (certified if possible) of each signatories' drivers licence
- A copy (certified if possible) of each signatories' Medicare card
- If applying for a trading account on behalf of a Family Trust or Self Managed Super Fund, please also include a copy of the trust deed and in particular the title and signature pages of the Trust Document.
- If selling shares, a copy of a share statement showing the complete "SRN" number, (begins with an 'I').
- If buying shares and you wish to add to an existing holding (especially in the case of purchasing Rice Growers shares), a copy of a share statement showing the "SRN" number, (begins with an 'I').
- A copy of a bank statement in the name of the share holding so as to receive the proceeds of a share sale electronically. Alternatively a copy of a blank unsigned cheque with the banking details (Account Name, BSB & Account Number) on it.

Please note that due to regulatory requirements, we cannot accept an electronically signed copy of this application form. Please print out and physically sign the application form. We can accept a scanned or faxed application form.

Upon receipt of the Application Form and associated requested documents, we will immediately arrange for your account to be set up.

We can accept your share trading instructions over the phone or in writing.

If purchasing shares, payment will be required to be made within two days of the purchase as per the payment instructions on the Share Purchase contract note. Please contact us should you wish to establish a Direct Debit for the settlement of purchases.

If selling shares, the proceeds will be paid according to your payment instructions, two business days following the sale.

If you require any further information or assistance completing the forms, please do not hesitate to contact us on 02 6962 3635.

Thank you.

Execution Only Share Trading

Urquhart Sexton Financial Planning Pty Ltd offers an Execution Only / No Advice Share Sale and Purchase service through a relationship with Morgans Reynolds Equities and Desktop Broker. The following share brokerage will be charged for this service.

Trade Value	Standard Brokerage \$AUD (Includes GST)
\$0 - \$10,000	\$110
\$10,001 - \$40,000	1.10%
\$40,001 +	0.77%

Where the shares are traded through Morgans Reynolds Equities the brokerage revenue will be split on a 50% basis between Morgans Reynolds Equities and Urquhart Sexton Financial Planning Pty Ltd. In the case of share trades placed through Desktop Broker, Desktop Broker receives 10% of the trade value, or a minimum of \$20 per trade. The remainder of the brokerage is received by Urquhart Sexton Financial Planning.

If Shares are traded through Desktop Broker as part of an Ongoing Service Agreement, a lower fee will be charged. The cost of this service will be outlined in both the SOA and Ongoing Client Service Agreement.

Intermediary Client – New Account Form

Referrer's details

Dealer Group
Urquhart Sexton Financial Planning Pty Ltd

Financial planner
Malcolm Urquhart

Referrer email
malcolm@urquharts.com.au

Referrer phone number
02 6962 3635

Brokerage (\$XX min and/or X%)
\$88 Min or sliding Scale 0.77% -1.1%

Referrer address
186 Yambil Street (PO Box 1464), GRIFFITH, NSW, 2680

Client Details

Company ABN/ACN

Client 1 full name Client 2 full name

Client 1 date of birth Client 2 date of birth

Client 1 Phone Client 2 Phone

Client 1 Mobile Client 2 Mobile

Client 1 email Client 2 email

Designation

Postal address

Residential address (if different to postal)

Registration address (if different to postal)

Are you an Australian resident for tax purposes?
 Yes No* If no, please state country of residency for tax purposes

Client 1 TFN Client 2 TFN
 Company Trust Partnership Superannuation Other TFN

Is this a US taxpayer (US citizen or resident and green card holders) or entity with substantial US taxpayer owners? Yes No

Are you a Politically Exposed Person (PEP)? Refer Section 5 of the Share Account Terms & Conditions booklet.

Client 1 – Yes No. If yes, please select one of the following: Australian PEP Foreign PEP International Organisation PEP

Client 2 – Yes No. If yes, please select one of the following: Australian PEP Foreign PEP International Organisation PEP

Identification requirements (ID must state full name, residential address and date of birth)

Client 1 ID type Client 2 ID type

Client 1 ID number Client 2 ID number

Intermediary Client – New Account Form (continued)

Contract note delivery

Client 1 email as above Client email 2 as above Referrer's email

Email 3

Email 4

Client consent to the acceptance of benefits

Morgans Financial Limited (Morgans) will charge me/us a minimum of \$80 + GST per trade up to a maximum of 1% +GST depending on the size of the trade.

50% of the fees (excluding GST) paid by me/us to Morgans for the execution or arranging of transactions for me/us in any quoted financial products will be rebated to Urquhart Sexton Financial Planning Pty Ltd.

Privacy consent

I/We consent to the use or the disclosure of our personal information only in the manner indicated in the Privacy Policy. (Please see Morgans Terms and Conditions).

Please note, that by withholding consent Morgans will not be able to provide you with the requested account, facility or investment product.

I/We acknowledge receipt of the Morgans Financial Limited (Morgans) (AFSL 235410 ABN 49010669726) Share Account Terms and Conditions booklet and agree to the terms outlined in transacting with Morgans. I/We also acknowledge that Morgans may earn interest on the aggregate balance of any funds retained in their trust account and that any such interest will be retained by Morgans. Refer to our website, www.morgans.com.au for our latest Terms and Conditions.

I/We authorise Morgans and its employees, agents and authorised representatives to accept instructions from my/our Adviser to operate my/our account, to order (as defined in ASX Market Rule 2.10) Securities on my/our behalf through the account and give Morgans the authority to provide my/our Adviser and be supplied with information relating to my/our holdings, transactions and other financial information (including by electronic means). I/We authorise Morgans to provide such information including TFN and bank account details (providing the account is CHESS sponsored with Morgans) to appropriate share registries and third party platforms that relate directly to my account(s). This authorisation will remain in force until revoked in writing by me/us.

I confirm that in the event that I am requested to provide Morgans with the ID used to verify Full name, address and Date of Birth of all clients including each Beneficial Owner if different to Directors (Beneficial Owner is anyone who owns and/or controls 25% or more of the shareholding), I will do so in an agreed time frame. In the event complete ID is not provided to the satisfaction of Morgans, Morgans at its discretion, reserves all rights to refuse to undertake any further transactions until satisfied or cease the relationship with the specific client altogether and in so doing, will not be liable for any associated costs or losses incurred in doing so.

Client 1 Signature

Date

Client 2 Signature

Date

Financial Planner Signature

Date

Office/Adviser use only

Account number

Adviser

Date

Referral agreement received

Yes No

Demographic

Banking details **Please Attach a Bank Statement Copy of your nominated Account**

Cash Management Account

CMA Provider

I/We will be using a Cash Management Account (CMA)

Morgans Account Name

Direct Credit

I/We authorise Morgans to **credit** the bank account specified below any monies due relating to the settlement (sale) of securities transactions.

Bank account name as shown on your bank statement (please do not use credit card number)

Name of Australian bank or financial institution	BSB number	Account number
<input type="text"/>	<input type="text"/>	<input type="text"/>

Direct Debit

I/We authorise Morgans to **debit** the bank account specified below any monies due relating to the settlement (purchase) of securities transactions. (Please refer to Shares Account Terms and Conditions for further information).

Please insert bank details below if they differ from your direct credit instruction.

Bank account name as shown on your bank statement (please do not use credit card number)

Name of Australian bank or financial institution	BSB number	Account number
<input type="text"/>	<input type="text"/>	<input type="text"/>

This direct debit arrangement is governed by the terms of the Direct Debit Service Agreement provided to me/us by Morgans Financial Limited – Debit User Number 216859. The authority commencement date is the date of signing. The amount and frequency of the drawings will vary to coincide with dealings with Morgans Financial Limited. **Please ensure cleared funds are available in the account upon settlement and that the Bank Account provided allows direct debit.**

Dividends/income payments for Morgans CHESS Sponsored Holdings

I/We authorise Morgans Financial Limited to provide my/our bank details above or our CMA details via the CHESS system to the relevant Issuers' share registries for **dividend payments** applicable to stock held under our Holder Identification Number (HIN). Details provided on this form will override any previous instructions and will be applied to all current and future stock sponsored by Morgans in CHESS.

Please use CMA Direct Credit Account Direct Debit Account Other (complete separate form)

Please note

- Completion of this form cannot be used to change your participation in an existing Dividend Reinvestment Plan (DRP).
- This authorisation must be signed by each named Morgans account holder(s) and by each account holder(s) with the financial institution for your instructions to be executed.

<input type="checkbox"/> Individual 1 <input type="checkbox"/> Director 1 <input type="checkbox"/> Trustee 1	<input type="checkbox"/> Individual 2 <input type="checkbox"/> Director 2 <input type="checkbox"/> Trustee 2	<input type="checkbox"/> Individual 3 <input type="checkbox"/> Director 3 <input type="checkbox"/> Trustee 3
Name <input type="text"/>	Name <input type="text"/>	Name <input type="text"/>
Signature <input type="text"/>	Signature <input type="text"/>	Signature <input type="text"/>
Date <input type="text"/>	Date <input type="text"/>	Date <input type="text"/>

Office/Adviser use only

Morgans account number Date

Direct Debit Service Agreement

Please find below details of the client Direct Debit Service Agreement with Morgans Financial Limited – Debit User number 216859. This document explains your obligations when requesting a direct debit arrangement with us. In addition the document details Morgans Financial Limited obligations to you the client as your direct debit provider. Please keep this agreement for future reference. The direct debit service agreement forms part of the terms and conditions of the use of a direct debit request on your account and should be read in conjunction with your direct debit request authorisation form.

Definitions

Agreement means this Direct Debit Request Service Agreement between the client and Morgans Financial Limited.

Banking day means a day other than a Saturday or a Sunday or a formally noted public holiday in Australia.

Debit day means the day that payment by you to us is due.

Debit payment means a particular transaction where a debit is made.

Direct debit request means the direct debit request between Morgans Financial Limited and the client.

Us or we or our means Morgans Financial Limited.

You or your means the client who has signed, or authorised by other means, the direct debit request.

Your account means the account held at your financial institution from which we are authorised to arrange for funds to be debited.

Your financial institution means the financial institution nominated by you on the Direct Debit Request form at which the account is maintained.

1 Debiting your account

- 1.1 By signing a direct debit request form or by providing us with a valid instruction, you have authorised us to arrange for funds to be debited from your account. You should refer to the direct debit request form and this agreement for the terms of the arrangement between Morgans Financial Limited and you the client.
- 1.2 We will only arrange for funds to be debited from your account as authorised in the direct debit request. The amount and frequency of drawings will vary to coincide with your dealings with Morgans Financial Limited.
- 1.3 If the debit day falls on a day that is not a banking day, we may direct your financial institution to debit your account on the following banking day. If you are unsure about which day your account has or will be debited you should ask your financial institution.

2 Amendments by Morgans

- 2.1 We may vary any details of this agreement or a direct debit request at any time by giving you at least fourteen (14) days written notice.
- 2.2 We reserve the right to cancel the drawing arrangements if two (2) or more debit requests are returned unpaid by you financial institution and to arrange with you an alternate payment method.

3 Amendments by you

You may change*, stop or defer a debit payment, or terminate this agreement by providing us with at least five (5) days notification in writing to:

Morgans Financial Limited
 Attention: Client Accounts
 GPO Box 202
 Brisbane Qld 4001

or by telephoning your Morgans adviser or Client Accounts on 07 3334 4888 during business hours

or by arranging it through your own financial institution, which is required to act promptly on your instructions.

*Note: In relation to the above reference to 'change', your financial institution may 'change' your debit payment only to the extent of advising us of your new account details.

4 Your obligations

- 4.1 It is your responsibility to ensure that there are sufficient cleared funds available in your account to allow a debit payment to be made in accordance with the direct debit request.
- 4.2 If there are insufficient cleared funds in your account to meet a debit payment:
 - a you may be charged a fee and/or interest by your financial institution
 - b you may also incur fees or charges imposed or incurred by Morgans Financial Limited, and
 - c you must arrange for the payment to be made by another method or arrange for sufficient cleared funds to be in your account by an agreed time so that we can process the debit payment.
- 4.3 You should check your account statement to verify that the amounts debited from your account are correct.

5 Dispute

- 5.1 If you believe that there has been an error in debiting your account, you should notify Client Accounts directly on (07) 3334 4888 and confirm by notice in writing as soon as possible so that we can resolve your query as quickly as possible. Alternatively, you can contact your financial institution directly.
- 5.2 If, as a result of our investigations, we conclude that your account has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your account accordingly. We will also notify you in writing of the amount by which your account has been adjusted.
- 5.3 If, as a result of our investigations, we conclude that your account has not been incorrectly debited we will respond to your query by providing you with clarification.

6 Accounts

You should check:

- a with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions
- b that the account details you have provided us are correct
- c with your financial institution before completing the direct debit request if you have any queries about how to complete the direct debit request, and
- d the bank details provided are in the same name as your Morgans Financial Limited account.

7 Confidentiality

- 7.1 We will keep any information (including your account details) in your direct debit request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.
- 7.2 We will only disclose information that we have about you:
 - a to the extent specifically required by law, or
 - b for the purposes of this agreement (including disclosing information in connection with any query or claim).

8 Notice

- 8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to:

Morgans Financial Limited
 Attention: Client Accounts
 GPO Box 202
 Brisbane Qld 4001
- 8.2 We will notify you by sending a notice in the ordinary post to the address you have provided us in your Morgans Financial Limited Account Application.
- 8.3 Any notice will be deemed to have been received on the third banking day after posting.