

3. SIGNATURE

You may appoint another person or entity with the legal capacity as your authorised representative.

The following conditions apply

The authorised representative can do everything the investor can do with the investment to the extent permitted by law (except for those mentioned below under Exceptions), including:

- make additional contributions
- request a withdrawal of your benefit (subject to preservation rules)
- request a transfer of your benefits to another superannuation fund
- enquire about an investment and request copies of any documentation provided by BT in relation to the investment.

Exceptions

Your authorised representative can not:

- request a third party cheque to be drawn from your account. This means that any withdrawal requests will have to be paid in favour of yourself or into the bank account previously nominated by you. Note, we can only pay to an Australian bank, building society or credit union account in your name or a joint account of which you are one of the account holders
- change address
- appoint other authorised representatives in accordance with these conditions
- where the authorised representative is your adviser, change any fees or charges or alter bank account details for benefit payments.

If your authorised representative is a company, the powers of the representative extend to any of its directors or authorised officers.

If your authorised representative is a partnership, the powers of the representative extend to all partners of the partnership.

The exercise of any of the powers by a person reasonably believed by the relevant Trustee (BT Funds Management Limited, BT Funds Management No. 2 Limited, Westpac Securities Administration Limited) or its service providers to be your authorised representative or to be acting on behalf of your authorised representative, will be treated as if you had personally exercised those powers. This arrangement will continue until you cancel the appointment in writing.

BT may cancel this facility or vary these conditions after giving you 14 days' notice in writing.

You agree to release, discharge and indemnify the relevant Trustee, other members of BT and its service providers from and against any claims, liabilities and expenses arising out of or in relation to your authorised representative.

If you appoint an authorised representative you cannot later claim that your authorised representative, or any person(s) appointed by you acting on behalf of your authorised representative, was not acting on your behalf.

Signature of **Investor**

Date (dd/mm/yy)

You can submit this form by:

- ✉ mail BT Financial Group
GPO Box 2675
Sydney NSW 2001