

Register of Relevant Duties and Relevant Interests

RSE Licensee Name: BTFM Funds Management Limited (BTFM) RSE licensee

RSE Licensee Number: RSE L0001090

Effective Date: 31 March 2026

RSEL / RP	Relevant Duties	Relevant Interests	Further Information	Conflicts Management Controls
<p>BTFM RSE Licensee</p>	<p>BTFM is a Westpac Group subsidiary and receives services from other Group entities and access to employees and other resources.</p>	<p>Nil</p>	<p>The duties owed to the Westpac Group entities are contractual duties set out in the relevant service and resource provision agreements.</p>	<p>See Note 1</p>
<p>Michael Cottier, RSE Licensee Board Chair & Independent Non-Executive Director</p> <p>Responsible Person in his capacity as a Director of the RSE licensee</p> <p>Duties owed to the RSE licensee as its Director</p>	<p>Duties to the following entity of which he is a director:</p> <ul style="list-style-type: none"> WAM Alternative Assets Limited (ACN 168 941 704) (WAM) Director 	<p>Director's fees and superannuation. Mr Cottier and his wife are both members of Asgard Independence Plan – Division 2.</p>	<p>Relevant Duties should not give rise to any actual or potential conflicts because WAM does not have any material business relationships with the RSE licensee nor materially competes with it.</p> <p>Relevant Interests should not give rise to actual or potential conflicts because:</p> <ul style="list-style-type: none"> Director's fees and superannuation are a fixed amount that does not vary depending on Westpac or Director performance. the Chair's holding in the fund is considered immaterial and does not present a conflict with his fiduciary duties to prioritise members' best financial interests. 	<p>See Note 3</p>

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<p>Anne Anderson, RSE Licensee Independent Non-Executive Director</p> <p>Responsible Person in her capacity as a Director of the RSE licensee</p> <p>Duties owed to the RSE licensee as its Director</p>	<p>Duties to the following entities in the capacities set out below:</p> <ul style="list-style-type: none"> • REST (ABN 62 653 671 394) Board Investment Committee Advisor • Minderoo Foundation Investment Committee Member • Australian Office of Financial Management (AOFM) Member Advisory Board 	<p>Director's fees and superannuation, a Panorama account via an adviser</p>	<p>Relevant Duties to Minderoo should not give rise to any actual or potential conflicts because it does not have any material business relationships with the RSE licensee or materially competes with it.</p> <p>For completeness, Ms Anderson's REST Board Investment Committee advisory role and AOFM Advisory Board role have been disclosed as Ms Anderson has contractual duties as an adviser to that committee and advisory board.</p> <p>Relevant Interests should not give rise to actual or potential conflicts because:</p> <ul style="list-style-type: none"> • Director's fees and superannuation are a fixed amount that does not vary depending on Westpac or Director performance. • Ms Anderson's account on Panorama is not held as a member of Asgard Independence Plan – Division 2. 	<p>See Note 3</p>
<p>Robin Burns, RSE Licensee Independent Non-Executive Director</p> <p>Responsible Person in his capacity as a Director of the RSE licensee</p> <p>Duties owed to the RSE licensee as its Director</p>	<p>Duties to the following entities in the capacities set out below:</p> <ul style="list-style-type: none"> • Defence Health Limited (ACN 008 629 481) (DHL) Director • Uniting Ethical Investors Limited (ACN 102 469 821) (U Ethical) Director • PIMCO Australia Management Limited (ACN 611 709 507) (PIMCO) Compliance Committee Member 	<p>Director's fees and superannuation</p>	<p>Relevant Duties to DHL, U Ethical and PIMCO should not give rise to any actual or potential conflicts because neither entity has any material business relationships with the RSE licensee or materially competes with it.</p> <p>Relevant Interests should not give rise to any actual or potential conflicts because:</p> <ul style="list-style-type: none"> • Director's fees and superannuation are a fixed amount that does not vary depending on Westpac or Director performance. 	<p>See Note 3</p>

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<p>Douglas Carmichael, RSE Licensee Independent Non-Executive Director</p> <p>Responsible Person in his capacity as a Director of the RSE licensee</p> <p>Duties owed to the RSE licensee as its Director</p>	<p>Duties to the following entities of which he is a director:</p> <ul style="list-style-type: none"> Canadian Australian Chamber of Commerce (CACC) Director 	<p>Director's fees and superannuation</p>	<p>Relevant Duties should not give rise to any actual or potential conflicts because CACC does not have any material business relationships with the RSE licensee nor materially compete with it.</p> <p>Relevant Interests should not give rise to actual or potential conflicts because:</p> <ul style="list-style-type: none"> Director's fees and superannuation are a fixed amount that does not vary depending on Westpac or Director performance. 	<p>See Note 3</p>
<p>Fiona Rowland, RSE Licensee Independent Non-Executive Director</p> <p>Responsible Person in her capacity as a Director of the RSE licensee</p> <p>Duties owed to the RSE licensee as its Director</p>	<p>Duties to the following entities in the capacities set out below:</p> <ul style="list-style-type: none"> Infrastructure Specialist Asset Management Limited (ISAML) (ACN 098 827 671) Chair St. Vincent's Institute of Medical Research (STV) (ABN 52 004 705 640) Director and Investment Committee Chair AT Kearney Australia Pty Ltd (Kearney) (ACN 071 957 474), member of Advisory Board 	<p>Director's fees and superannuation</p>	<p>Relevant Duties should not give rise to any actual or potential conflicts because ISAML, STV and Kearney do not have any material business relationships with the RSE licensee nor materially compete with it.</p> <p>Relevant Interests should not give rise to actual or potential conflicts because:</p> <ul style="list-style-type: none"> Director's fees and superannuation are a fixed amount that does not vary depending on Westpac or Director performance. 	<p>See Note 3</p>

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<p>Matt Rady, Chief Executive Officer, BT Financial Group</p> <p>Responsible Person in his capacity as a Senior Manager of the RSE Licensee</p>	<p>Duties as a director of Westpac Group entities:</p> <ul style="list-style-type: none"> • BT Financial Group Pty Ltd (ACN 087 480 331) • BT Securities Ltd (ACN 000 720 114) • Net Nominees Limited (ACN 090122375) • Westpac Securities Administration Pty Limited (ACN 000049472) <p>Duties as a director of non-Westpac Group entity Breakthrough T1D (formerly JDRF Australia Limited) (ACN 002 286 553).</p> <p>Mr Rady represents Westpac/BT Financial Group, as a director of the Financial Services Council Limited (ACN 080 744 163) (FSC)</p> <p>Duties to his employing Westpac Group entity</p> <p>Mr Rady is employed by Westpac and performs duties for and on behalf of the RSE licensee pursuant to an employee and resources sharing deed between the RSE licensee and Westpac (ERSD).</p> <p>Mr Rady is also the Chief Executive Officer of other Westpac Group entities (Related Parties) that provide services to the RSE Licensee or make available products in which superannuation assets may be invested.</p>	<p>Salary, superannuation, variable remuneration and participation in the Westpac Employee Share Plan (ESP)</p> <p>Westpac shareholder – see Note 2</p>	<p>Relevant Duties as an FSC Director or to Breakthrough T1D should not give rise to actual or potential conflicts because the FSC and Breakthrough T1D have no material business relationships with the RSE licensee nor materially competes with it.</p> <p>However, actual and potential conflicts may arise given Mr Rady's:</p> <ul style="list-style-type: none"> • director's duties owed to other Westpac Group entities; • duties owed to Westpac as a Westpac employee; • executive responsibilities for Westpac Group entities providing services to the RSE licensee; and • salary, superannuation, variable remuneration and ESP participation. 	<p>See Notes 1, 2, 4 and 5</p> <p>Mr Rady's performance is overseen by an RSE Board comprising independent Non-executive Directors only.</p> <p>Mr Rady's Statement of Accountabilities requires him to act in members' interests.</p>

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<p>Annabelle Kline, Chief Product Officer, Product Management, BT Financial Group</p> <p>Responsible Person in her capacity as a Senior Manager of the RSE licensee</p>	<p>Duties to her employing Westpac Group entity</p> <p>Ms Kline is employed by Westpac and performs duties for and on behalf of the RSE licensee pursuant to the ERSD.</p> <p>Ms Kline is also a senior manager of Westpac Group entities that provide services to the RSE Licensee.</p>	<p>Salary, superannuation, variable remuneration and participation in the Westpac ESP</p> <p>Westpac shareholder – see Note 2</p>	<p>Actual and potential conflicts may arise given Ms Kline’s:</p> <ul style="list-style-type: none"> duties owed to Westpac as a Westpac employee; management responsibilities for Westpac Group entities providing services to the RSE licensee; and salary, superannuation, variable remuneration and ESP participation. 	<p>See Notes 1, 2, 4 and 5</p>
<p>Israel Santos, Chief Financial Officer, Business Banking and Wealth</p> <p>Responsible Person in his capacity as a Senior Manager of the RSE licensee</p>	<p>Duties as a director of Westpac Group entities:</p> <ul style="list-style-type: none"> Capital Finance Australia Limited (ACN 069 663 136) GIS Private Nominees Pty Limited (ACN 000626264) St. George Finance Pty Limited (ACN 001094471) St. George Finance Holdings Pty Limited (ACN 001089050) St. George Motor Finance Pty Limited (ACN 007656555) Westpac Securities Limited (ACN 087924221) Westpac Financial Services Group Pty Limited (ACN 000 32 6312) <p>Duties to his employing Westpac Group entity.</p> <p>Mr Santos is employed by Westpac and performs duties for and on behalf of the RSE licensee pursuant to the ERSD.</p>	<p>Salary, superannuation, variable remuneration and participation in the Westpac ESP</p> <p>Westpac shareholder – see Note 2</p>	<p>Actual and potential conflicts may arise given Mr Santos’:</p> <ul style="list-style-type: none"> director’s duties owed to another Westpac Group entity; duties owed to Westpac as a Westpac employee; management responsibilities for overseeing Westpac Group entities providing services to the RSE licensee; and salary, superannuation, variable remuneration and ESP participation. 	<p>See Notes 2, 4 and 5</p>

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<p>Brett Marshall, Head of the Office of the Trustee, BT Financial Group</p> <p>Responsible Person in his capacity as a Senior Manager of the RSE licensee</p>	<p>Duties to his employing Westpac Group entity.</p> <p>Mr Marshall is employed by Westpac and performs duties for and on behalf of the RSE licensee pursuant to the ERSD.</p>	<p>Salary, superannuation, variable remuneration and participation in the Westpac ESP</p> <p>Westpac shareholder – see Note 2</p>	<p>Actual and potential conflicts may arise given Mr Marshall's:</p> <ul style="list-style-type: none"> duties owed to Westpac as a Westpac employee; and salary, superannuation, variable remuneration and ESP participation. 	<p>See Notes 2, 4, and 5</p>
<p>Ross McNaughton, Chief Risk Officer, B&W</p> <p>Responsible Person in his capacity as a Senior Manager of the RSE licensee</p>	<p>Duties as a director of Westpac Group entity:</p> <ul style="list-style-type: none"> HealthPoint Claims Pty Limited (ACN 093 721 423) <p>Duties to his employing Westpac Group entity.</p> <p>Mr McNaughton is employed by Westpac and performs duties for and on behalf of the RSE licensee pursuant to the ERSD.</p> <p>Mr McNaughton is also the Chief Risk Officer of Westpac's Business & Wealth division, which includes BT Financial Group and, in turn, the RSE licensee sits within that division.</p>	<p>Salary, superannuation, variable remuneration and participation in the Westpac ESP</p> <p>Westpac shareholder – see Note 2</p>	<p>Actual and potential conflicts may arise given Mr McNaughton's:</p> <ul style="list-style-type: none"> duties owed to Westpac as a Westpac employee; management responsibilities for Westpac Group entities providing services to the RSE licensee; and salary, superannuation, variable remuneration and ESP participation. 	<p>See Notes 2, 4 and 5</p>
<p>Sharon Andrews, Head of Service and Operations, BT Financial Group</p> <p>Responsible Person in her capacity as a Senior Manager of the RSE licensee</p>	<p>Duties to her employing Westpac Group entity.</p> <p>Ms Andrews is employed by Westpac and performs duties for and on behalf of the RSE licensee pursuant to the ERSD.</p>	<p>Salary, superannuation, variable remuneration and participation in the Westpac ESP</p> <p>Westpac shareholder – see Note 2</p>	<p>Actual and potential conflicts may arise given Ms Andrews':</p> <ul style="list-style-type: none"> duties owed to Westpac as a Westpac employee; management responsibilities for Westpac Group entities providing services to the RSE licensee; and salary, superannuation, variable remuneration and ESP participation. 	<p>See Notes 2, 4, and 5</p>

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<p>Paul Fowler, Chief Executive, Business & Wealth</p> <p>Responsible Person in his capacity as a Senior Manager of the RSE licensee</p>	<p>Duties to his employing Westpac Group entity.</p> <p>Mr Fowler is employed by Westpac and performs duties for and on behalf of the RSE licensee pursuant to the ERSD.</p> <p>Mr Fowler is also the Chief Executive of Westpac’s Business & Wealth division, which includes BT Financial Group and, in turn, the RSE licensee, sit within that division.</p>	<p>Salary, superannuation, variable remuneration and participation in the Westpac ESP</p> <p>Westpac shareholder – see Note 2</p>	<p>Actual and potential conflicts may arise given Mr Fowler:</p> <ul style="list-style-type: none"> • duties owed to Westpac as a Westpac employee; • executive responsibilities for overseeing Westpac Group entities providing services to the RSE licensee; and • salary, superannuation, variable remuneration and ESP participation. 	<p>See Notes 2, 4 and 5</p>
<p>Chadi Khalifeh, Head of Audit, Consumer, Business & Wealth (including BT)</p> <p>Responsible Person in his capacity as a Senior Manager of the RSE licensee</p>	<p>Duties to his employing Westpac Group entity.</p> <p>Mr Khalifeh is employed by Westpac and performs duties for and on behalf of the RSE licensee pursuant to the ERSD.</p>	<p>Salary, superannuation, variable remuneration and participation in the Westpac ESP</p> <p>Westpac shareholder – see Note 2</p>	<p>Actual and potential conflicts may arise given Mr Khalifeh’s:</p> <ul style="list-style-type: none"> • duties owed to Westpac as a Westpac employee; • management responsibilities for Westpac Group entities providing services to the RSE licensee; and • salary, superannuation, variable remuneration and ESP participation. 	<p>See Notes 2, 4, and 5</p>
<p>Fiona Williams, Head of Group Subsidiary Governance</p> <p>Responsible Person in her capacity as a Company Secretary of the RSE licensee</p>	<p>Duties as a company secretary of a number of Westpac Group entities, including some of those providing services to the RSE licensee.</p> <p>Duties to her employing Westpac Group entity.</p>	<p>Salary, superannuation, variable remuneration and participation in the ESP</p> <p>Westpac shareholder – see Note 2</p>	<p>Actual and potential conflicts may arise given Ms Williams’:</p> <ul style="list-style-type: none"> • duties owed to other Westpac Group entities, including those providing services to the RSE Entities; • duties owed to Westpac as a Westpac employee; and • salary, superannuation, variable remuneration and ESP participation. 	<p>See Notes 2, 4, and 5</p>

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<p>Derek Byrne, Senior Company Secretary</p> <p>Responsible Person in his capacity as a Company Secretary of the RSE licensee</p>	<p>Duties as a company secretary of a number of Westpac Group entities, including some of those providing services to the RSE licensee.</p> <p>Duties to his employing Westpac Group entity</p>	<p>Salary, superannuation, variable remuneration and participation in the ESP</p> <p>Westpac shareholder – see Note 2</p>	<p>Actual and potential conflicts may arise given Mr Byrne’s:</p> <ul style="list-style-type: none"> duties owed to other Westpac Group entities, including those providing services to the RSE Entities; duties owed to Westpac as a Westpac employee; and salary, superannuation, variable remuneration and ESP participation. 	<p>See Notes 2, 4 and 5</p>
<p>Tanya Gilerman, Partner, KPMG</p> <p>Responsible Person in her capacity as Auditor of the RSE licensee</p>	<p>Nil</p>	<p>KPMG is paid a fee to provide audit services and other related services. The fee is paid by Westpac Banking Corporation, not by the superannuation fund.</p>	<p>Relevant interests should not give rise to a conflict with duties to, or interests of, beneficiaries.</p>	<p>See Notes 5 and 6</p>
<p>Karen Hopkins, Partner, KPMG</p> <p>Responsible Person in her capacity as Auditor of the RSE Licensee</p>	<p>Nil</p>	<p>KPMG is paid a fee to provide audit services and other related services. The fee is paid by Westpac Banking Corporation, not by the superannuation fund.</p>	<p>Relevant interests should not give rise to a conflict with duties to, or interests of, beneficiaries.</p>	<p>See Notes 5 and 6</p>

Notes

Note 1	Arrangements with Related Parties are entered into in line with the RSE licensee's duties to members. Material outsourcing contracts including with related parties must be approved by the RSE licensee's Board and the arrangements must be monitored in line with the RSE licensee's outsourcing policy and supplier governance framework.
Note 2	This table discloses whether a Responsible Person has a Westpac shareholding regardless of the size of that shareholding. Actual or potential conflicts are managed in accordance with controls, see Note 4 and Note 5.
Note 3	<p>Director independence is assessed on appointment and then annually under the Westpac Group Subsidiary Governance Policy. Directors are required to declare their Relevant Duties and Relevant Interests on appointment and thereafter on a quarterly basis.</p> <p>Directors are required to disclose any conflicts of interest that have arisen at the start of each board and board committee meeting. Directors with a conflict may not receive the relevant board or committee paper or may receive only a redacted version of it, and the Board may determine that they should not be present in the board or committee meeting when the relevant board paper is discussed.</p> <p>Board and committee minutes record the nature of the conflict and the director's absence for the relevant agenda item.</p>
Note 4	<p>Actual, potential and perceived conflicts are disclosed and managed under the Westpac Group Conflicts of Interests Management Policy and the RSE Licensee Conflicts of Interest Standard, both of which apply to Westpac employees. The policy and standard both include escalation processes to seek to ensure decisions with respect to conflicts management are taken by sufficiently senior employees.</p> <p>The employee and resources sharing arrangement under which Westpac employees perform duties for the RSE licensee provided that those employees act at the direction of and on behalf of the RSE licensee.</p>
Note 5	Responsible Persons are required to declare their Relevant Duties and Relevant Interests on appointment and thereafter on a quarterly basis.
Note 6	Auditor independence from Westpac is assessed at least annually by the Westpac Board and its independence from the RSE licensee is assessed at least annually by the RSE Licensee Board.