

BT Premium Cash Fund

Additional Information Booklet

Issued 14 February 2025

About this Additional Information Booklet

This document provides additional information about the topics specified under the prescribed sections of the Product Disclosure Statement (PDS) dated 14 February 2025 issued by Westpac Financial Services Limited ABN 20 000 241 127 AFSL 233716 (WFSL, we, us, our) for the BT Premium Cash Fund (ARSN 089 299 730, APIR BTA0173AU) (Fund). The information in this document forms part of the PDS.

The information in this booklet is general information only and doesn't take into account your personal objectives, financial situation or needs. You should consult a licensed financial adviser to obtain financial advice that's tailored to suit your personal circumstances.

An investment in the Fund is not an investment in, deposit with, or other liability of Westpac or any other company in the Westpac Group. An investment in the Fund is subject to investment risk, including possible delays in the payment of withdrawals and loss of income and principal invested. No member of the Westpac Group, including WFSL, stands behind or otherwise guarantees the capital value or investment performance of the Fund.

Important Information

From the Effective Date, the Fund is no longer offered publicly in New Zealand and is closed to any investment by new or existing New Zealand investors, except for distribution reinvestments by existing New Zealand investors. To clarify, new applications and additional investments (including investments via Regular Investment Plan but excluding distribution reinvestments) will not be accepted from New Zealand investors from the Effective Date.

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This is important information you should read before making a decision to invest in the Fund. The information in this document is general information only and doesn't take into account your personal financial situation or needs. You may wish to consult a licensed financial adviser to obtain financial advice that is tailored to suit your personal circumstances. All amounts referred to in this Additional Information Booklet and the PDS are in Australian dollars unless otherwise stated. Investments in the Fund can only be made by someone receiving the PDS (including an electronic version) in Australia. WFSL may accept or reject an application without giving reasons. If you're in possession of the PDS outside Australia, you should seek advice about restrictions on investing. Failure to comply with relevant restrictions may violate laws. Other than as permitted by law, interests in the Fund will only be issued on receipt of an application form issued with the PDS. Applications from outside Australia won't be accepted. You must be 18 years of age or older to invest in the Fund.

1. About the responsible entity

There is no additional information for this section.

2. How the BT Premium Cash Fund works

Processing applications and withdrawals

Application money is paid into an interest bearing account upon receipt. Any interest earned on this account will be retained by us and may be paid into the Fund.

If we're unable to process an application because it's invalid (e.g. the application form isn't signed), the transaction won't be processed and the application money will remain in the account until the correct documentation is received. We'll aim to contact you within seven business days of receiving an invalid request.

A 'business day' means a day (other than a Saturday, Sunday or public holiday) on which banks are open for general banking business in Sydney. If correct documentation isn't received within one month, the application money will be returned to your nominated bank account – with no interest payable.

If we receive an invalid or incomplete application or withdrawal request, the transaction request will be processed using the unit price applying on the business day that we receive the correct documentation. The rules about cut-off times outlined in the PDS apply (see Section 2. How the BT Premium Cash Fund works – How we process transactions).

Withdrawals requested over the phone will not be accepted.

Please note these times are a guide only, and as specified in the Fund's constitution, we may take up to 30 days (or in some cases longer) to process your withdrawal request.

If you withdraw fully from the Fund, the withdrawal amount will include any accrued income (less any bank charges, if applicable).

Bank accounts must be in the name(s) of the account holder(s). Withdrawals are paid in Australian dollars and are subject to clearance of invested funds. This generally takes three business days.

Restrictions on withdrawals

Where application monies have been paid by direct debit, a longer period of time should be allowed for redemption monies to be received. Also, there may be circumstances where your ability to withdraw from the Fund is restricted and you may have to wait a period of time before you can redeem your investment.

Restrictions applying to the Fund – when illiquid

We can suspend the withdrawal of your money in the unusual circumstance where the Fund is illiquid (that is, when the Fund's assets can't be sold for their market value within the time periods specified under the constitution). While the Fund is illiquid, different withdrawal procedures will apply as specified under the *Corporations Act 2001*. We're not obliged to pay for withdrawals out of our own money.

Other restrictions

Delays in withdrawals may occur where we have taken all reasonable steps to realise sufficient assets to satisfy a withdrawal request but are unable to do so due to circumstances outside our control (such as restricted or suspended trading in the market for an asset). Should this occur, the period allowed for actioning the withdrawal request may be extended by the number of days during which the circumstances apply. We'll advise you if this situation occurs.

2. How the BT Premium Cash Fund works

Processing applications and withdrawals (additional information for New Zealand investors)

Transacting in New Zealand or Australian dollars

New Zealand investors can elect to have the proceeds of their withdrawals credited to their Australian bank account, or credited to their New Zealand bank account. For withdrawals paid to a New Zealand bank account, we'll arrange conversion of the AUD withdrawal to NZD using a conversion rate, usually within three business days of the withdrawal being processed.

NZ investors can enquire about the applicable conversion rate by calling 0800 894 131.

Processing times for New Zealand investors

New Zealand investors are unable to make additional applications in NZD or AUD into the Fund. The processing cut-off time for withdrawals will be 4.00pm Sydney time.

In New Zealand, contact our New Zealand Client Services on 0800 800 661 between 8.30am and 5.30pm New Zealand time, or such other times as we determine, and they can assist you by providing balances, unit prices and organising applications and withdrawals.

Regular Investment Plan

Regular Investment Plan payments will be deducted on or around the 15th of each month or the 15th calendar day of each quarter. The Regular Investment Plan is unavailable to New Zealand investors.

You can change, cancel or suspend your Regular Investment Plan at any time without penalty. To ensure any changes are effective by the next scheduled debit, we need your instructions seven business days before the payment date. Any request received after this may result in the change being effective for the following month.

For regular investments made by direct debit, if you withdraw from the Fund in full, your Regular Investment Plan will stop automatically. The Regular Investment Plan is unavailable to New Zealand investors.

Distributions

You can choose to have your distributions:

- automatically reinvested into additional units in the Fund
- paid directly into your nominated bank account.

For New Zealand investors, you can elect to reinvest your distributions, have them credited to your Australian bank account, or credited to your New Zealand bank account. For distributions paid to a New Zealand bank account, we will arrange conversion of the AUD amount to NZD using a conversion rate, usually within 10 business days of the distribution being paid.

To change your distribution method you will need to use the Change of Details Form available at bt.com.au/personal/help/investment-solution-all-forms

Reinvestment of distributions

You can choose to have your distributions automatically reinvested into additional units in the Fund or paid directly into your nominated bank account. Reinvestment of distributions will normally be effective the first day following the end of the distribution period. Distribution payments to your nominated bank account are generally made within 10 business days after the end of the distribution period. Where the timing of payments is expected to exceed 10 business days, information on the proposed date will generally be available at bt.com.au.

Reinvesting distributions compounds your returns. No contribution fees apply to reinvested distributions.

Distributions are automatically reinvested unless you instruct us otherwise in the application form. If you don't nominate a bank account for payment of distributions, we'll treat this as a request to reinvest your distributions. To change your distribution method, you will need to use the Change of Details Form available at bt.com.au/personal/help/investment-solution-all-forms.

If we attempt to pay a distribution by your nominated method and the payment fails (e.g. we're unable to credit your nominated bank account), we'll attempt to contact you to arrange payment. When you invest, you agree that if this happens and we have been unable to contact you after reasonable attempts have been made, we'll take it that you have requested that we reinvest the distribution and all future distributions to which you're entitled (until we receive alternative instructions from you). Where we make this change, any amounts we have been holding will be reinvested at the price that applies on the day we reinvest them.

Investing through master trusts or wrap accounts

If you invest through a master trust or wrap account you may be subject to different conditions from those referred to in the PDS, particularly in regard to:

- how to transact on your investment (e.g. initial and additional investments and withdrawals)
- minimum balances
- cooling-off period and rights (no cooling-off rights apply to any investments in the Fund acquired through a master trust or wrap account operator)
- distribution, processing and withdrawal timing
- cut-off times for transacting (e.g. applications and withdrawals), fund reporting and other documentation. Fund reports and investor notices are sent to the master trust or wrap account operator who then provides information to indirect investors
- fees and other costs (additional fees and expenses may be charged by the operator or custodian of the master trust or wrap account)
- investors in the master trust or wrap account should contact their financial adviser or master trust or wrap account operator for any investor queries.

3. Benefits of investing in the Funds

There is no additional information for this section.

4. Risks of managed investment schemes

There is no additional information for this section.

5. How we invest your money

Switching between investment options

The Fund invests in a combination of bank-backed, corporate and government short-term money market and floating rate securities and annuities.

The Fund doesn't provide any other investment options therefore switching isn't available.

Asset classes

The reference in section 5 of the PDS to the Fund investing in an asset class includes all types of investments that give exposure to that asset, directly or indirectly, including through derivatives and investment in other funds that invest primarily in that asset class, and through any type of investment that would ordinarily be understood in financial markets to be included in that asset class. It doesn't preclude investment in other types of assets where we consider it appropriate to do so in the interests of investors.

Risk level

The table below allows you to compare the risk of investing in the Fund. This is not a complete assessment of all forms of investment risk and you should still ensure you are comfortable with the risks and potential losses associated with the relevant Fund. A risk level from the table below is provided in the Fund PDS to indicate the risk associated with the Fund.

Risk level	Description
Very low	Very low risk of short-term loss
Low	Low risk of short-term loss
Low to medium	Low to medium risk of short-term loss
Medium	Medium risk of short-term loss
Medium to high	Medium to high risk of short-term loss
High	High risk of short-term loss
Very high	Very high risk of short-term loss

6. Fees and costs

Additional explanation of fees and costs

Unless otherwise stated, all fees quoted in this Additional Information Booklet and the PDS are quoted on a Goods and Services Tax (GST) inclusive basis and net of any applicable Reduced Input Tax Credits (RITC).

Financial adviser remuneration

Financial adviser service fee

There are no financial adviser service fee arrangements associated with this Fund.

When we can introduce new fees not currently charged

The constitution of the Fund provides that we can charge the fees set out in the following table. At the date of this document we don't charge these fees but if we introduce them, we'll provide you with written notice at least 30 days prior to the change becoming effective (or otherwise as required by law).

Fee	Description	Maximum allowable
Contribution fee	The fee on each amount contributed to your investment.	Up to 1.00% of your application money.
Withdrawal fee	The fee on each amount you take out of your investment.	Up to 1.00% of your withdrawal amount.
User pays and special request fee	Fee charged for any costs we incur as a result of something you do, or fail to do (user pays fee), or something we do, or don't do, at your request (special request fee).	No maximum, but only applies to costs that we consider should ultimately be borne by investors, for example, fees for reprinting statements (including tax statements and transaction advices), and for additional copies of correspondence from us.

Rebates/waivers for interfunding arrangements

The Fund (the investing fund) may invest from time to time in other funds that we, or a related entity, manage (the related fund). Our current policy is:

- no contribution fee is payable to the related fund
- issuer fees are either not collected by the related fund, or if they are, they are rebated in full to the investing fund.

Also, certain expense recoveries (if any) are fully rebated to the investing fund, but the related fund may incur those expenses up to its own limit (if any) as set out in the constitution.

Ability to negotiate fees – wholesale clients

If you're classed as a wholesale client (such as a professional investor) under the *Corporations Act 2001*, then in accordance with Australian Securities and Investments Commission (ASIC) policy, all fees described in the PDS may be individually negotiated. There's no set manner or method of negotiating fees. Australian investors can contact us (see the 'Contact us' section on the back cover of this AIB for our contact details).

Other fees and costs

For indirect investors accessing the Fund through a master trust or wrap account, additional fees and costs may apply.

These fees and costs are stated in the offer document provided by your master trust or wrap account operator.

7. How managed investment schemes are taxed

You should note that investing in the Fund is likely to have tax consequences. Investing in the Fund may also affect your entitlement to pension or other social security benefits. We strongly advise that you seek independent professional tax advice before investing in the Fund.

The following information is a general summary only and shouldn't be relied upon as a complete statement of all relevant laws. This information is provided as a general overview of how these tax laws apply to you. The application of these laws depends on your individual circumstances. We recommend you seek independent professional tax advice about your specific circumstances. This information applies to Australian resident investors unless otherwise specified.

Tax position of the Funds

The Funds attribute all of the taxable income, including realised net capital gains and tax credits (if any), to investors each year on a fair and reasonable basis, having regard to the investors' rights under the constituent documents. As such, the Funds should not be subject to income tax. The Fund does not pay tax on your behalf.

If, for any reason, there is income within the Funds which has not been attributed to any investor, the Funds may be taxed at the highest marginal tax rate in respect of this income.

Taxation of unit holders

Income attributed to you may form part of your assessable income. This is the case regardless of whether the income is distributed to you in cash.

The tax you pay will depend on the composition of the components. The components can be made up of:

- assessable income, such as dividends and interest
- net realised capital gains (including CGT concession amounts, if any)
- tax credits, such as franking credits attached to dividend income and foreign income tax offsets
- non-taxable distributions, such as a return of capital or tax-deferred amounts.

If franking credits or foreign income tax offsets are included in your components, you must determine your entitlement based on your individual circumstances. Income attributed to you that is not distributed to you in cash will generally increase the cost base of your units.

Capital gains tax (CGT)

Under the CGT provisions, you may realise capital gains or losses when you dispose of your investments. Individuals, trusts and complying superannuation entities may be entitled to the CGT discount when disposing of units that have been held longer than 12 months.

Any realised capital gains that you derived from the disposal of your investments and/or distribution from the Funds may be offset against your realised capital losses to determine your net capital gain or loss for the year. Any 'discounted capital gains' must be grossed up prior to being offset against capital losses. To the extent there is a net capital loss for the year, this loss may be carried forward to future years and offset against any future capital gains.

Certain investors (e.g. share traders) may be liable to pay tax on any gains made on the disposal of units as ordinary income, in which case the CGT provisions may not apply.

Non-resident investors

If you're not an Australian resident for tax purposes, we may withhold tax on income attributed to you for the year, regardless of whether the income is distributed to you in cash. The applicable rate of tax will vary depending on a number of factors, including the type of the component and your country of residence for tax purposes.

Quoting your tax file number

In the application form, you will be asked to provide your tax file number (TFN). If you apply through a master trust or wrap account, the operator will also ask for your TFN.

It isn't an offence if you don't provide a TFN, however it's important to be aware that if you don't provide us with a TFN, an Australian Business Number (ABN), or an exemption reason, we may be required to withhold tax from the income attributed to you at the highest marginal tax rate, plus Medicare levy, to meet Australian tax requirements.

If you're exempt from providing a TFN you should write the reason for your exemption on the application form.

Australian companies and other entities that invest in the course or furtherance of their registered business can supply their ABN to us instead of their TFN.

Information in respect of the collection and use of TFNs is contained in the BT Privacy Statement which is available at bt.com.au/privacy/privacy-statement.

8. How to apply

Cooling-off period

Cooling-off rights apply to investments:

- that are additional investments into the Fund but not reinvestments of distributions or deposits made under the Regular Investment Plan, and
- where you haven't exercised any rights conferred by the investment during the cooling-off period.

Cooling-off rights don't apply:

- to any investments in the Fund acquired through a master trust or wrap account operator
- to 'wholesale' clients (as defined in the *Corporations Act 2001*)
- where the Fund is illiquid.

9. Other information

The constitution of the Fund

The Fund is established under a document called a constitution. Under the constitution, the Responsible Entity of the Fund is responsible for operating the Fund and selecting investments in accordance with the constitution. The *Corporations Act 2001*, the constitution and the general law set out the framework under which the Fund operates.

The constitution (including any amendments) has been lodged with ASIC.

You can request a copy of the constitution at no additional charge by calling 02 8456 0230 (Australian investors) or 0800 894 131 (New Zealand investors), or by emailing btffunds@unitregistry.com.au.

The main rights of investors under the constitution

The rights and obligations of investors in the Fund are governed by the constitution for the Fund and the PDS, and are also affected by the *Corporations Act 2001*, relief and guidelines issued by ASIC, and the general law relating to trusts. Some of the provisions of the constitution are discussed in the PDS. Other provisions relating to your rights under the constitution include:

- the nature of the units and whether different classes of units are authorised. Every unit confers a beneficial interest in the Fund as a whole (but not a specific interest in any particular asset of the Fund)
- how we must calculate unit prices and the net value of the Fund
- what you're entitled to receive when you withdraw or the Fund is wound up
- your right to share in any income and how we calculate it.

The constitution is designed to limit your liability to the amount, if any, which remains unpaid in relation to your units, and any liability incurred by us for any tax or user pays fees as a result of your action or inaction, or as a result of an act or omission requested by you.

Your rights to requisition, attend and vote at meetings of unit holders are mainly contained in the *Corporations Act 2001*.

The main duties and rights of the Responsible Entity under the constitution

As Responsible Entity we:

- have wide powers to invest, borrow and generally manage the Fund
- have discretion to refuse transfers and applications
- can change the constitution, but we need approval at a meeting of unit holders if the change will adversely affect unit holders' rights
- can terminate the Fund at any time and will give you notice of any intention to do so. If we terminate the Fund, you share pro-rata in the net proceeds available from the sale of investments
- can retire, in which case a new responsible entity will be appointed
- can charge fees and recover expenses
- can transfer property of the Fund rather than paying a distribution entitlement
- can redeem some or all of your units to satisfy any amount owing to us
- can deduct any amount owing to us from your withdrawal proceeds or money payable to you, pursuant to a withdrawal offer
- can redeem units to satisfy your pro-rata share of any loss the Fund incurs. We may do this either on your full withdrawal from the Fund or on a distribution calculation date.

As Responsible Entity of the Fund we must comply with all obligations set out in the constitution. We're also subject to duties under the law including duties to act honestly, exercise care and diligence, and treat investors equally.

Liabilities and indemnities under the constitution

The constitution limits the Responsible Entity's liabilities in relation to the Fund. For example:

- we're not liable for acting in reliance in good faith on professional advice
- if we comply with our duties and act in accordance with the relevant laws and the constitution, we're not liable to you for any loss in connection with the Fund.

In addition, we're entitled to be indemnified out of the assets of the Fund for liabilities we incur in connection with the proper performance of our duties for the Fund.

Can the Fund borrow money?

Yes. However, it's not intended that the Fund will undertake long-term borrowings. Short term borrowings may occur in the daily management of the Fund. The Fund's constitution provides that any borrowing must not exceed set limits.

9. Other information

Privacy Statement and marketing consent

Our Privacy Statement explains how we collect, use and disclose your personal information and credit-related information. Our Privacy Statement also provides information about how you can access and correct your personal information, and make a complaint and is available at bt.com.au/privacy/privacy-statement or, you can call us on 02 8456 0230 (Australian investors) or 0800 894 131 (New Zealand investors).

We will use your personal information to send you offers for products and services we believe may be of interest and value to you (including by email, SMS or other means) unless you have previously told us that you do not want to receive marketing offers from us. The products and services offered may be provided by us or one of our third-party partners. If you do not want to receive direct marketing offers from us, you can let us know using the contact details in our Privacy Statement bt.com.au/privacy/privacy-statement or follow the opt-out instructions in the message.

Our reporting obligations

We are required to identify tax residents of a country(ies) other than Australia in order to meet account information reporting requirements under local and international laws.

If at any time after account opening, information in our possession suggests that you, the entity and/or any individual who holds ownership and/or control in the entity of 25% or more (Controlling Person) may be a tax resident of a country(ies) other than Australia, you may be contacted to provide further information on your foreign tax status and/or the foreign tax status of the entity and/or any Controlling Person. Failure to respond may lead to certain reporting requirements applying to the account.

By completing this application you certify that you and/or any Controlling Person are not a US citizen or US tax resident and that if at any time there is a change to the foreign tax status details for you, the entity and/or any controlling persons, you will inform WFSL. You also certify that if at any time there is a change of a controlling person/s in your entity, you will inform WFSL.

A controlling person refers to the individual(s) that directly or indirectly owns a legal interest in the entity of 25% or more and/or exercises actual effective control over the entity, whether from an economic or other perspective such as through voting rights. In addition, in the case of a trust, a controlling person includes the settlor(s), trustee(s), appointer(s), protector(s), beneficiary(ies) or classes of beneficiaries and in the case of an entity other than a trust, the term includes persons in equivalent or similar positions.

Foreign tax residents

We are required under domestic and international laws to collect and report financial and account information relating to individuals and organisations who are, or may be, foreign tax residents. We may ask you whether you or any shareholder, beneficiary, settlor or controlling person are a foreign tax resident from time to time, such as when you open an account with us, or if your circumstances change. If you do not provide this information to us we may be required to limit the services we provide to you.

Unless you tell us otherwise, by completing any application, you certify that any shareholder, named beneficiary, settlor or controlling person is not a foreign tax resident. You must tell us if you, or any shareholder, named beneficiary, settlor or controlling person is, or becomes, a foreign tax resident (unless an exemption applies, such as for shareholders of listed companies). Where there are no named beneficiaries (e.g. for beneficiaries identified only as a class) you must tell us if a beneficiary is a foreign tax resident immediately when any decision is made to identify and make a distribution to them.

You may contact us to provide foreign tax residence information by emailing btffunds@unitregistry.com.au.

We cannot give tax advice, so please contact your independent tax advisor if you need help finding out whether any person is a foreign tax resident.

Appointing an authorised representative

If you wish to appoint someone else to instruct on your investment on your behalf, the following conditions apply:

- generally, your authorised representative can do everything you can do with your investment
- except appoint another authorised representative. If your authorised representative is your financial adviser, their authority is limited and they can't change any fees or alter payment/distribution bank account details
- to cancel your authorised representative you must give us seven business days' written notice
- you release and indemnify us and any other member of the Westpac Group from and against all liability that may be suffered by you or by us or brought against us or any other member of the Westpac Group in respect of any acts or omission of your authorised representative, whether authorised by you or not.

To appoint an authorised representative, you must complete the relevant sections in the application form.

Anti-money laundering, counter-terrorism financing and sanctions obligations

We are bound by laws about the prevention of money laundering and the financing of terrorism as well as sanctions obligations, including but not limited to the *Australian Anti Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF laws).

By signing the application you agree that:

- we are required to carry out procedures that verify your identity before providing services to you, and from time to time thereafter
- you are not applying under an assumed name
- any money you invest is not derived from or related to any criminal activities
- any proceeds will not be used in relation to any criminal activities
- you will not initiate, engage in or effect a transaction that may be in breach of AML/CTF laws or sanctions (or the law or sanctions of any other country)
- if we ask, you will provide us with any additional information we may reasonably require for the purposes of AML/CTF laws or sanctions. This could include information about you, your estate, about anyone acting on your behalf, or a holder of a beneficial interest in the investment, or the source of funds used in connection with the investment
- we may obtain information about you, your estate, anyone acting on your behalf, a holder of a beneficial interest in the investment or the source of funds used in connection with the investment from third parties if we believe this is necessary to comply with AML/CTF and sanctions laws
- in order to comply with AML/CTF laws and sanctions, we may be required to take action, including delaying or refusing the processing of any application or any transaction related to your investment if we believe or suspect that the application or transaction may breach any obligation of, or cause us to commit or participate in an offence under any AML/CTF and sanctions laws. We will not incur any liability in doing so, and
- where legally obliged to do so, we may disclose the information gathered to regulatory and/or law enforcement agencies or other entities. We may share this information with other members of the Westpac Group.

If you are in default of your obligations under your investment with us, we can close your investment without notice if we suspect that there is a breach of any of the conditions set out above, such as unsatisfactory

conduct by you or if you fail to provide required information and documentation as requested within a stipulated time period, or if we consider that we need to close your investment for any other reason in order to manage appropriately any risks to which we are exposed (including the risk of damage to our reputation).

Related party transactions and conflicts of interests

The Fund may invest in other funds of which we, or a related entity, are trustee, responsible entity or manager (related funds). There's no limit on the level of investment in related funds.

Subject to the constitution of the Fund, we may appoint any of our related entities (including Westpac Banking Corporation) to provide services (including banking services) or perform functions in relation to the Fund, including acting as our delegate. We may also enter into financial or other transactions with related entities in relation to the assets of the Fund, and may sell assets of the Fund to, or purchase assets from, a related entity.

A related entity is entitled to earn fees, profits or other benefits in relation to any such appointment or transaction and to retain them for its own account. Such arrangements will be based on arm's length terms or as otherwise permissible under the law.

In the course of managing the Fund, we may face conflicts in respect of our duties in relation to the Fund, related funds and our own interests. We'll resolve such conflict fairly and reasonably and in accordance with the law, ASIC and APRA policy and our own policies.

Electronic notifications and updated information

You agree to receive all information, including without limitation any notification, disclosure documents or any other documents for the BT Premium Cash Fund (Information), required or permitted to be given to you under the *Corporations Act 2001* or any other relevant law:

- where it is or may become permissible under the Corporations Act or relevant law, via your financial adviser in writing or notice by email or other electronic communication (including online)
- directly:
 - by email (including emails containing a hypertext link)
 - by other electronic communication (including by accessing bt.com.au).

9. Other information

If you're:

- a new investor, by making an application to become an investor in BT Premium Cash Fund or participating as an investor of BT Premium Cash Fund
- an existing investor, by giving an investment direction or switching request, using the Regular Investment Plan feature, or by you (or someone on your behalf) making further investments (on or after the date of the PDS).

you agree that Information can be provided to you in any of these ways.

Important information about your investment in BT Premium Cash Fund may be sent to the email address you nominate in your Application. It's important that you nominate a current and active email address and notify us immediately if the email address provided changes.

Deregistered Companies

Companies (including companies acting as a trustee e.g. for a self-managed superannuation fund or trust):

- Agree to only remain invested in the Fund if the company is registered with ASIC
- Agree to inform us if the company commences the process to become or becomes deregistered with ASIC
- Agree not to give any instructions to us in relation to the Fund if the relevant company is in the process of or becomes deregistered with ASIC.

See 'Deregistration' below for more information.

Deregistration

Normally, once a company is deregistered, it ceases to exist as a legal entity and can no longer do anything in its own right.

If we become aware that a company has been deregistered yet remains invested in the Fund, we will place restrictions on the relevant account, preventing any further transactions in relation to the Fund.

We will:

- Notify those persons who were directors of the company (immediately before deregistration) that we have placed restrictions on the relevant account and that they are no longer authorised to operate the account, including giving instructions to make applications or withdrawals
- Cease to allow any investments made under the Regular Investment Plan or the payment of distributions to a nominated bank account, as applicable.

If the company is not reinstated with ASIC, we will seek ASIC's instructions to close the relevant account, after which the account will be closed. This includes selling down the holdings in the Fund and transferring the balance to ASIC's unclaimed monies account.

If the company is reinstated with ASIC after deregistration has occurred, you will need to provide us with new identification documents.

If the account is held by the company as trustee for a trust and a replacement trustee has been appointed, please contact us on 02 8456 0230 (Australian Investors) or 0800 894 131 (New Zealand investors).

Updated Information

Information in the PDS and this Additional Information Booklet is subject to change from time to time. Any changes to information in the PDS or Additional Information Booklet that are not materially adverse may be updated on bt.com.au/pdsupdates. If the change to the information in the PDS or Additional Information Booklet is materially adverse, we will update the PDS or Additional Information Booklet and provide notice as required by law. The PDS and Additional Information Booklet are available on bt.com.au. You may also be able to obtain a paper copy or an electronic copy of the PDS, the Additional Information Booklet or any updated information, free of charge, upon request, in several ways:

- Call our Customer Relations team on 02 8456 0230 (Australian investors) or 0800 894 131 (New Zealand investors)
- Email us at btfunds@unitregistry.com.au (for general enquiries)
- Contact your master trust or wrap account operator (for indirect investors)
- Contact your financial adviser.

For more information

bt.com.au

For all telephone enquiries 8.30am to 5.30pm (Sydney time), Monday to Friday:

- Australian investors 02 8456 0230
- Within New Zealand 0800 894 131
- Overseas investors +61 2 8456 0230

For postal correspondence:

- BT Funds, GPO Box 804, Melbourne VIC 3001, Australia,

For email correspondence:

- General enquiries – btfunds@unitregistry.com.au
- Transaction requests – btfunds_transactions@unitregistry.com.au

