



Product Disclosure Statement

Mint Asset Management Funds

For an offer of units in:

Mint Australia New Zealand Active Equity Trust (Retail)

Mint Australia New Zealand Real Estate Investment Trust (Retail)

Mint Diversified Income Fund

Mint Diversified Growth Fund

Issued By: Mint Asset Management Limited – 10th December 2018

This document replaces the Product Disclosure Statement dated 29 September 2017.

This document gives you important information about this investment to help you decide whether you want to invest. There is other useful information about this offer on www.business.govt.nz/disclose. Mint Asset Management Limited has prepared this document in accordance with the Financial Markets Conduct Act 2013.

You can also seek advice from a financial adviser to help you to make an investment decision.

1. Key information summary

What is this?

This is a managed investment scheme. Your money will be pooled with other investors' money and invested in various investments. Mint Asset Management Limited (Mint) will invest your money and charge you a fee for its services. The returns you receive are dependent on the investment decisions of Mint and the performance of the investments. The value of those investments may go up or down. The types of investments and the fees you will be charged are described in this document.

What will your money be invested in?

Mint offers 4 Funds for you to invest in.

These investment options are summarised on pages 4-5. More information about the investment target and strategy for each investment option is provided at *section 3 (Description of your investment option(s))* and *section 5 (What are the fees?)*.

Who manages the funds?

Mint manages the Funds. See *section 7 (Who is involved?)* for more information.

What are the returns?

The return from your investment comes from:

- Any change in the unit price; and
- Any income distributions made from the Fund

The Diversified Income Fund pays quarterly distributions paid out of the net income accrued for the period. Distributions are not currently made from the other Funds.

See *section 2 (How does this investment work?)* for more information.

How can you get your money out?

You can normally redeem some or all of your investment at any time by completing a withdrawal request. Where units are held jointly, this request must be signed by all investors related to the relevant account.

A minimum redemption amount may apply. We may in certain circumstances defer or suspend a redemption, for example if we determine that it is not practicable, or would not be in the general interests of all investors of a Fund.

Section 2 (How does this investment work?) has further information on redeeming your investment.

Your investment in these Funds can be sold but there is no established market for trading these financial products. This means that you may not be able to find a buyer for your investment.

How will your investment be taxed?

The Funds are portfolio investment entities (PIEs).

The amount of tax you pay in respect of a PIE is based on your prescribed investor rate (PIR). To determine your PIR, go to www.ird.govt.nz/toii/pir/workout. See *section 6* of the PDS (*What taxes will you pay?*) on page 17 for more information.

Where can you find more key information?

Mint is required to publish quarterly updates for each Fund. The updates show the returns, and the total fees actually charged to investors, during the previous year. The latest fund updates are available at www.mintasset.co.nz/our-funds/funds-overview. The manager will also give you copies of those documents on request.

Our investment options

Active Equity Trust

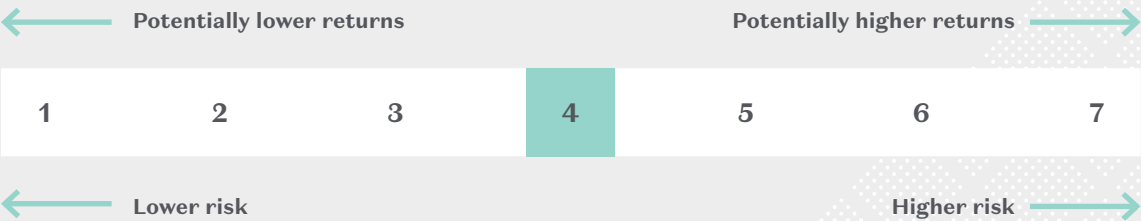
This Fund mainly invests in Australasian equities and has an investment objective to outperform the S&P/NZX50 Gross Index by 3% per annum on a rolling 3 year basis in New Zealand dollar terms.

Estimated fund charges (based on net asset value and GST inclusive)

1.50%

A performance fee may apply. See page 16.

Risk Indicator



Real Estate Investment Trust

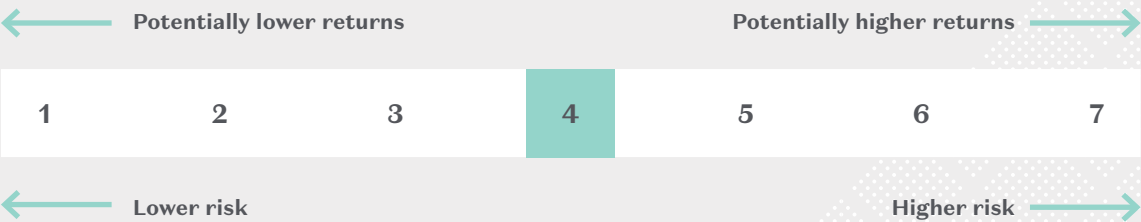
This Fund mainly invests in Australasian listed property securities and has an investment objective to outperform the S&P/NZX Property Gross Index by 2% per annum on a rolling 3 year basis in New Zealand dollar terms.

Estimated fund charges (based on net asset value and GST inclusive)

1.51%

A performance fee may apply. See page 16.

Risk Indicator



Mint Diversified Income Fund*

This Fund invests across a range of asset types which includes cash, fixed interest, property, and equities. The objective of the Fund is to deliver moderate capital growth over the long term while also providing income on a quarterly basis. The relevant market index for the Fund is a composite index derived from the underlying asset classes of the Fund.

Estimated fund charges (based on net asset value and GST inclusive)

1.22%

No performance fee.

Risk Indicator



Mint Diversified Growth Fund*

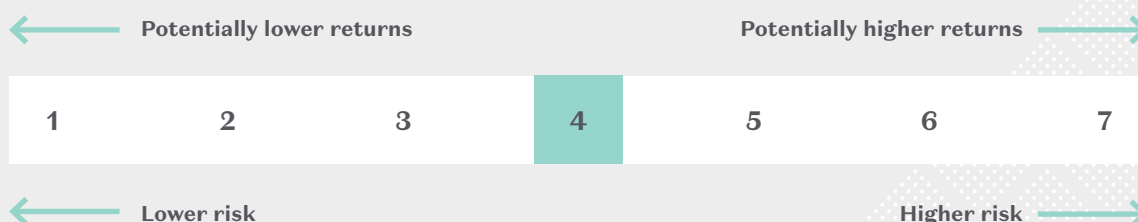
This Fund invests across a range of asset types which includes cash, fixed interest, property, and equities. The objective of the Fund is to deliver capital growth over the medium to long term. The relevant market index for the Fund is a composite index derived from the underlying asset classes of the Fund.

Estimated fund charges (based on net asset value and GST inclusive)

1.37%

No performance fee.

Risk Indicator



*As the Diversified Income Fund and the Diversified Growth Fund have not been in existence for a full five years to 2018, their risk indicators have been prepared using actual returns and/or returns from a composite index. As a result, the risk indicators may provide a less reliable indicator of the potential future volatility of these Funds. For the Diversified Income Fund, returns from a composite index have been used up to 31 August 2014 with actual fund returns used for the balance of the period to 31 August 2018. For the Diversified Growth Fund, returns from a composite index have been used for the five years to 31 August 2018.

See section 4 (*What are the risks of investing?*) for an explanation of the risk indicator and for information about other risks that are not included in the risk indicator. To help you clarify your own attitude to risk, you can seek financial advice or work out your risk profile at www.sorted.org.nz/tools/investor-kickstarter.

**Creating relationships.
Maximising returns.**



Contents

1. Key information summary	3
2. How does this investment work?	8
3. Description of your investment options	10
4. What are the risks of investing?	13
5. What are the fees?	15
6. What taxes will you pay?	17
7. Who is involved?	17
8. How to complain	18
9. Where you can find more information	19
10. How to apply	19
Glossary	20
Application forms	21

2. How does this investment work?

Significant features of the Funds and our investment philosophy

Mint is the manager of the Funds offered in this PDS. We outsource key functions such as fund administration, allowing us to focus our abilities on generating strong, consistent returns for our investors.

We are active managers. That means we use our own research to determine which companies we believe are undervalued, and continuously monitor these positions to ensure the fundamentals behind the decision to invest have not changed. We believe that through skill and opportunity we can add value over and above the market indices after all fees. As a result, our portfolios reflect our best investment ideas and are structured with the aim of growing capital and/or generating a sustainable income stream, for the medium to long term, with less risk than the overall market. Investment decisions are made from a New Zealand investor's perspective and are only made following a structured process, combining both quantitative and qualitative factors. Mint currently manages all asset classes directly and does not outsource any funds to third party providers.

Our general strategy of managing securities in offshore markets is to fully or partially hedge these securities to reduce the impact of currency fluctuations.

The Funds are permitted to use derivative instruments. Their primary use is for portfolio protection and currency hedging. Further information on our use of these instruments can be found in our Derivatives Policy at www.mintasset.co.nz and www.business.govt.nz/disclose.

Our approach to responsible investment

Mint is a signatory to the United Nations Principles for Responsible Investment (UNPRI) initiative. We strongly believe that addressing Environmental, Social and Governance (ESG) related issues is important to underpinning the long-term health and effectiveness of capital markets.

At Mint, we aim to deliver superior and sustainable returns to our investors. We believe incorporating ESG principles into our investment process can help achieve this objective by identifying the material effects ESG factors can have on a company's long-term sustainability and prosperity. Mint's approach to ESG issues is consistently applied across all the Funds, and is subject to our Socially Responsible Investing (SRI) policy. As well, we maintain an exclusion screen for unacceptable sectors or securities across all our Funds. Currently these are the production or manufacture of:

- Tobacco
- Armaments
- Uranium
- Pornography

Further information on our SRI policy can be found at www.mintasset.co.nz

The nature and legal structure of the Funds

Each Fund is a separate trust, created by way of an establishment deed and constituted within a managed investment scheme governed by the Trust Deed. A managed investment scheme allows your money to be pooled with that of other investors, giving you access to a much wider range of investments than you may be able to achieve as an individual. In this way you gain diversification, reduce investment risk and enhance the potential for greater returns. Your investment in a Fund is measured in units. When you invest, you are effectively buying a number of units and, as the investments made by a Fund rise or fall in value, so too will the value of your units. A unit does not give you any legal ownership of a Fund's assets but it does give you the rights to the returns from those assets.

The Active Equity Trust, Real Estate Investment Trust, and Diversified Income Fund invest indirectly via "wholesale" trusts which were established and are managed by us and have identical guidelines and objectives to the relevant Fund.

We are the manager of each Fund and are responsible for the day to day management of each Fund. This includes the implementation of investment strategies and guidelines as well as administering and promoting the Funds. We have appointed MMC Limited to provide administrative services for each Fund.

Public Trust is the Supervisor for each Fund. The Supervisor's role is to hold the assets of each Fund (by appointing a Custodian to do so) and to monitor our compliance with the requirements of the Trust Deed, and any applicable legislation.

The assets of a Fund are not available to be applied to meet the liabilities of any other Fund.

The nature and frequency of distributions

Currently we do not make distributions from the Active Equity Trust, Real Estate Investment Trust or the Diversified Growth Fund. Should you wish to receive a regular income from your investment you can elect to have a percentage of your investment redeemed and paid into your nominated bank account. Payments are made semi-annually after the December and June month ends. Please contact us if you wish to set up a regular income plan.

For the Diversified Income Fund, distributions are made quarterly following the last Business Day of March, June, September and December. Distributions are only made from the net income generated by the Fund and consequently the amount distributed can fluctuate. Investors have the option of either having this income paid, or reinvested to purchase additional units, by ticking the appropriate box in the application form.

Making investments

You can make an investment into a Fund by completing the application form at the back of this document. You can choose to make either a lump sum investment or set up a monthly regular investment plan (or both). The minimum investment amounts for a Fund are:

Minimum initial lump sum investment
\$5,000

Minimum additional lump sum investment
\$2,000

Minimum regular investment
\$250 per month

We may vary or waive these amounts for any investor at our discretion.

Withdrawing your investments

You can make a Withdrawal Request on any Business Day. Withdrawal Requests must:

- be in writing to the Administrator at the address provided in *section 10 (How to Apply)*,
- reference the amount to be withdrawn,
- confirm your investor number and the bank account details where the proceeds are to be remitted, and
- be signed by all current investors in respect of the relevant account.

If your Withdrawal Request is received before 2.00pm on a Business Day, it will be processed using the unit price struck at the close of business on that Business Day. Withdrawal Requests received after 2.00pm, or on a day that is not a Business Day, will be processed on the next Business Day.

The minimum amount that can be withdrawn from a Fund at one time is currently \$5,000, unless the entire amount of the investment in a Fund is withdrawn. If a Withdrawal Request will leave you with a balance that is less than this minimum amount, we may decline the Withdrawal Request or request the withdrawal of all remaining units in that Fund.

Payment will generally be made to your nominated bank account within 5 Business Days along with signed written communication confirming the details of the withdrawal.

We may decline a Withdrawal Request where acting on it would threaten the relevant Fund's PIE status. In certain circumstances we may defer or suspend a Withdrawal Request or switch request if we determine that it is not practicable, or would not be in the general interests of all investors of a Fund, to give effect to the request:

- where the Withdrawal Request (or a series of Withdrawal Requests received in a 3 month period) relates to more than 10% of the units of that Fund; or
- by reason of a decision to terminate the Trust, the nature of any investment, applicable financial, political or economic conditions, or other circumstances.

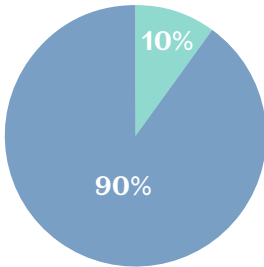
In addition, we are not obliged to give effect to any Withdrawal Request if the relevant Fund does not have sufficient liquid investments to meet the request nor to realise any investment to meet that request.

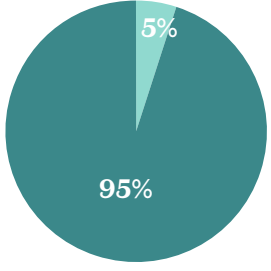
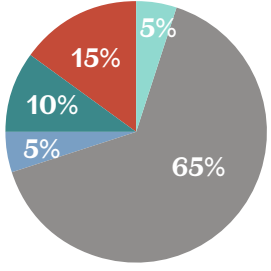
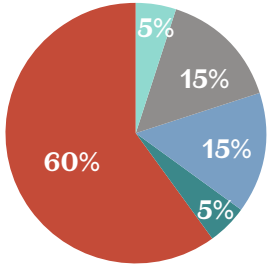
There is no limit to the period for which we can defer or suspend a Withdrawal Request.

How to switch between funds

You may switch your investment to another Fund at no charge. Instructions may be sent to the Administrator at the address provided in *section 10 (How to Apply)*.

3. Description of your investment options

Fund	Summary of investment objective and strategy	Target investment mix*	Risk Category	Minimum suggested time frame
Active Equity Trust	This is a single asset class Fund, investing predominantly in Australasian equities, and targeting medium to long-term growth. Investors should expect returns and risk commensurate with the New Zealand and Australian share markets, and our objective is to outperform the S&P/NZX Gross Index (which is the Fund's relevant market index) by 3% per annum over a rolling 3-year basis in New Zealand dollar terms.	 <p>90% 10%</p> <p>■ Cash and Cash Equivalents ■ Australasian Equities</p>	<p>Lower risk Higher risk</p> <p>1 2 3 4 5 6 7</p> <p>Potentially lower returns Potentially higher returns</p>	5 years plus

Fund	Summary of investment objective and strategy	Target investment mix*	Risk Category	Minimum suggested time frame
Real Estate Investment Trust	This is a single asset class Fund, investing predominantly in Australasian listed property securities. Investors should expect returns and risk commensurate with the listed property sector of the New Zealand and Australian share markets, and our objective is to outperform the S&P/NZX Property Gross Index (which is the Fund's relevant market index) by 2% per annum over a rolling 3-year basis in New Zealand dollar terms.	 <p>95% 5%</p> <p>Cash and Cash Equivalents Listed property</p>	<p>Lower risk Higher risk</p> <p>1 2 3 4 5 6 7</p> <p>Potentially lower returns Potentially higher returns</p>	5 years plus
Diversified Income Fund	This is a multi-asset class Fund that invests across a range of asset types. The objective of the Fund is to deliver regular income and moderate capital growth at a relatively low risk. This Fund is Mint's lowest risk strategy and investors should expect returns and risk to sit between the risk profiles of the fixed interest and property asset classes. The Fund has a long term Strategic Asset Allocation (SAA) to different asset classes that together we believe will meet the Fund's objective. The relevant market index for the Fund is a composite index derived from the underlying market indexes of the asset classes that make up the Fund's SAA.**	 <p>65% 15% 10% 5% 5%</p> <p>Cash and Cash Equivalents Listed Property Fixed Interest International Equities Australasian Equities</p>	<p>Lower risk Higher risk</p> <p>1 2 3 4 5 6 7</p> <p>Potentially lower returns Potentially higher returns</p>	5 years plus
Diversified Growth Fund	This is a multi-asset class Fund that invests across a range of asset types. The objective of the Fund is to deliver capital growth over the long term. Investors should expect returns and risk to sit between the risk profiles of the property and equities asset classes. The Fund has a long term SAA to different asset classes that together we believe will meet the Fund's objective. The relevant market index for the Fund is a composite index derived from the underlying market indexes of the asset classes that make up the Fund's SAA.**	 <p>60% 15% 15% 5% 5%</p> <p>Cash and Cash Equivalents Listed Property Fixed Interest International Equities Australasian Equities</p>	<p>Lower risk Higher risk</p> <p>1 2 3 4 5 6 7</p> <p>Potentially lower returns Potentially higher returns</p>	5 years plus

*It is important to note that the target investment mix indicates what is expected over the course of an economic cycle and should be considered as a general indication only. Mint is an active manager and may at times apply investment strategies that differ from the investment mix but still within the allowable investment guidelines of the fund. Actual and target investment mix will be available in the quarterly fund updates. For further information about each Fund's structure, investment limits and permitted investments, please refer to our SIPO.

**Please refer to our SIPO for detail of the makeup of the composite index for the Diversified Income Fund and the Diversified Growth Fund. Our SIPO is available at www.mintasset.co.nz and www.business.govt.nz/disclose.

You can also choose your own investment mix

With the introduction of the Diversified Growth Fund, you are now able to choose whether you want more income or growth by investing in both of the Diversified Funds. For example if you invest a lump sum of \$100,000, you could allocate \$40,000 to the Diversified Growth Fund and \$60,000 to the Diversified Income Fund. In this example, you will have a larger proportion of your savings invested in conservative income assets, while a smaller allocation of your savings invested in growth assets. The aim of this approach allows you to receive income while also having the potential to grow your total investment over the long term. You also have the ability to choose a mixture of all the Funds to invest in if you so choose.

While we have provided the capability for you to choose your own investment mix, you should strongly consider seeking independent advice from an Authorised Financial Adviser on whether this is appropriate for your personal circumstances and what the right mix might be for you. To find an Authorised Financial Adviser please go to the Financial Market Authority website <https://fma.govt.nz/investors/getting-financial-advice/finding-an-adviser>.

Changes to the SIPO

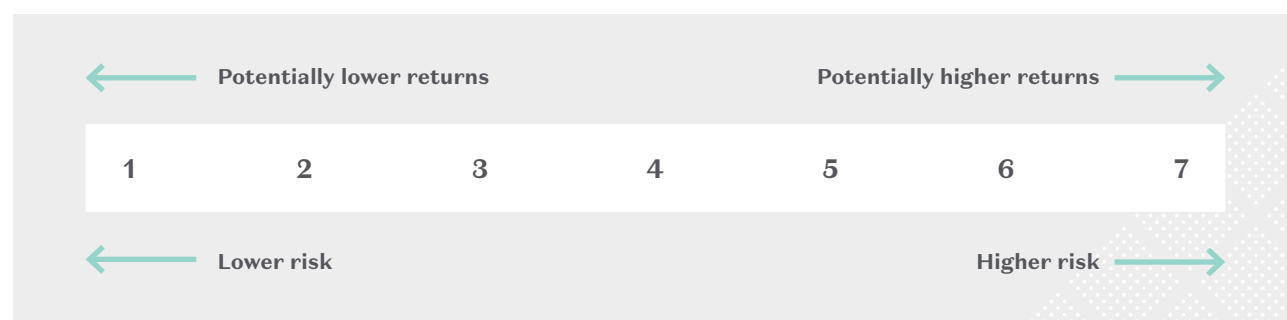
Our SIPO contains further information about the investment strategy, objectives and investment process of each Fund. It also contains details of the asset mix making up the composite indices of our Diversified Funds. The SIPO is reviewed annually to ensure its appropriateness and may only be amended after prior written notice is given to the Supervisor. Any material changes must also be signed-off by our directors and confirmed with the Supervisor. Investors will be notified of any material changes in the next fund update and the updated SIPO will be made available at www.mintasset.co.nz and www.business.govt.nz/disclose.

Further information about the assets in a Fund can be found in the fund updates at www.mintasset.co.nz and www.business.govt.nz/disclose.

4. What are the risks of investing?

Understanding the risk indicator

Managed funds in New Zealand must have a standard risk indicator. The risk indicator is designed to help investors understand the uncertainties both for loss and growth that may affect their investment. You can compare funds using the risk indicator.



See *section 3 (Description of your investment option(s))* for a statement of the risk category allocated for each of the Funds.

The risk indicator is rated from 1 (low) to 7 (high). The rating reflects how much the value of the fund's assets goes up and down (volatility). A higher risk generally means higher potential returns over time, but more ups and downs along the way.

To help you clarify your own attitude to risk, you can seek financial advice or work out your risk profile at www.sorted.org.nz/tools/investor-kickstarter.

Note that even the lowest category does not mean a risk-free investment, and there are other risks (described under the heading 'Other specific risks') that are not captured by this rating.

This risk indicator is not a guarantee of a fund's future performance. The risk indicator is based on the returns data for the five years to 2018. While risk indicators are usually relatively stable, they do shift from time to time. You can see the most recent risk indicator in the latest fund update for each Fund.

General investment risks

Some of the things that may cause the Fund's value to move up and down, which affect the risk indicator are: company risk, market risk, property risk, currency risk and interest rate risk.

Company Risk

We use our skills to invest in the securities of companies that we believe will deliver a superior investment return. However, there can be no guarantee that a particular company will perform well in the future. Many factors can positively or negatively influence the value of an investment including the operations and management of a company, business conditions and legislative changes.

Market Risk

The performance of our investments can be influenced by the performance of financial markets generally. All financial markets can be adversely affected by factors over which we have no control. Examples include investor sentiment, economic conditions and political events. This can also include geopolitical risks, which are difficult to predict and can escalate rapidly.

Property Risk

Each Fund, and in particular the Real Estate Investment Trust, invests in companies that are exposed to the property markets. These markets can be adversely affected by property-specific factors such as the supply/demand balance of property assets, legislation relating to property and economic conditions.

Currency Risk

The Funds can invest in overseas securities that are exposed to currency fluctuations. These can both enhance and reduce investment returns. We have the discretion to enter into "hedging" arrangements designed to fully or partially reduce the impact of currency fluctuations.

Interest Rate Risk

Changes in interest rates can have a negative or positive impact on investment value or returns. This risk is particularly important for the Diversified Income Fund, which has exposure to fixed interest securities. If market interest rates rise, the fixed rate security becomes less valuable, and vice versa when market interest rates fall. Interest rate changes also affect the income received on cash investments and the value of other securities such as shares and property investments.

Other specific risks

Other circumstances can significantly increase the risk to returns for investors but are not reflected in the risk indicator. Below we have highlighted two of these risks. Information about other risks not mentioned in this PDS can be found on the offer register for the relevant Fund and the Other Material Information document.

- **Key Person Risk:** Like many investment managers Mint is reliant on a number of key personnel to achieve its investment objectives. As a boutique manager the loss of key personnel has the potential to adversely affect both the returns and Net Asset Value of the Funds.

We have mitigated this risk where possible through an experienced team who operate in an open and collaborative environment. Each portfolio manager has backup as well as lead responsibilities and the company is owned by key employees.

- **Operational Risk:** Like many investment managers, we have outsourced a number of key functions, including administration, to third party suppliers. Each Fund's assets are held by the Custodian, which is appointed by the Supervisor. We are exposed to risks from these relationships where there are deficiencies in their systems or internal controls. Such deficiencies could have an adverse effect on our operations, and subsequently your returns or ability to redeem your investment.

Before appointing third party suppliers we undertake a due diligence process with each party and we continue to monitor their systems, the services provided and operational development to minimise this risk. The Supervisor is responsible for monitoring the Custodian's performance and for ensuring that the Custodian's function is performed in the same manner and subject to the same duties and restrictions as if the Supervisor were performing it directly.

5. What are the fees?

You will be charged fees for investing in the Funds. Fees are deducted from your investment and will reduce your returns. If Mint invests in other funds, those funds may also charge fees.

The fees you pay will be charged in two ways:

- regular fees (for example, annual fund charges).
Small differences in these fees can have a big impact on your investment over the long term;
- one-off fees (currently there are no one-off fees).

FUND	Annual Management Fees (including GST)	Annual Estimate of Administration Fees and Other Expenses (including GST)	Estimated Performance Fees	Estimated Total Annual Fund Charges (including GST)
Active Equity Trust	1.14%	0.36%	0%*	1.50%
Real Estate Investment Trust	1.14%	0.37%	0%*	1.51%
Diversified Income Fund	0.86%	0.36%	NA	1.22%
Diversified Growth Fund	1.09%	0.28%	NA	1.37%

*We have estimated the performance fee at zero (the bottom end of the estimated range of 0% - 0.25%) within the Estimated Total Annual Fund Charges. This is based on the average return the Fund achieved for the financial years 2012 to 2017 inclusive. Using the methodology for performance-based fees (page 16), the performance fee will only be earned for outperformance of the hurdle rate of return.

Explanation of the fees

Management fees

We charge an annual management fee to each Fund as shown in the table above. This is calculated as a percentage of the Net Asset Value of each Fund. This fee is calculated daily by the Administrator and paid to us monthly in arrears.

Administration fees and other expenses

Other annual expenses that each Fund will incur include administration, supervisor, custodian, audit and legal fees. For the Diversified Growth Fund, administration

fees and other expenses are estimated on the basis of reasonable assumptions about the ongoing level of fees and costs expected to be charged. For the other Funds, administration fees and other expenses are estimated based on past fund expenses and agreed rates with our suppliers. In addition to these fees, under the Trust Deed, both the Supervisor and the Manager are entitled to be reimbursed out of the assets of the relevant Fund for any other costs reasonably incurred in the operation and administration of that Fund. Transaction costs, which are the costs for purchasing and selling securities, will also be incurred.

Individual action fees

There are no individual action fees such as contribution, establishment, termination or withdrawal fees.

Performance-based fees

A performance fee recognises our role in generating better than expected returns for Investors.

The following table sets out the Funds this applies to and the calculation methodology.

	Active Equity Trust	Real Estate Investment Trust
Hurdle rate of return	A performance fee will apply if the Fund's return after all fees exceeds the S&P/NZX 50 Gross Index plus 3% per annum (subject to a High Water Mark, see Methodology).	A performance fee will apply if the Fund's return after all fees exceeds the S&P/NZX Property Gross Index plus 2% per annum (subject to a High Water Mark, see Methodology).
Proportion payable as a performance fee	10% of the Fund's return above the hurdle rate of return plus GST. There is no maximum limit to the dollar value of the fee.	
Calculation and payment frequency	The performance fee is calculated monthly. Where a performance fee is payable, it is accrued at that month end and paid annually at the end of the financial year.	
Methodology	<p>A performance fee is only payable to us:</p> <ul style="list-style-type: none"> • If the Fund return is greater than zero (meaning we cannot be paid for losing you money); and • If, and to the extent that, the Fund's unit price is higher than the High Water Mark (being the unit price of the Fund the last time a performance fee was paid). A High Water Mark is once and for all and cannot be reset lower, meaning we cannot be paid twice for performance and any losses incurred by the Fund since the last performance fee was paid have been recovered. 	

Example of how fees apply to an investor

Annie invests \$10,000 in the Active Equity Trust. She is charged management and administration fees, which work out to about \$150 (1.50% of \$10,000). These fees might be more or less if her account balance has increased or decreased over the year. Annie may also be charged a performance-based fee if her fund earned more than its target.

Estimated total fees for the first year:

Fund charges: \$150

See the latest fund update for an example of the actual returns and fees investors were charged over the past year.

This example applies only to the Active Equity Trust. If you are considering investing in other Funds or investment options in the scheme, this example may not be representative of the actual fees you may be charged.

The fees can be changed

We may increase these fees or introduce new fees upon approval from the Supervisor and after providing investors with one month's prior written notice in accordance with the Trust Deeds. We may waive or decrease these fees without notice.

We must publish a fund update for each Fund showing the fees actually charged during the most recent year. Fund updates, including past updates, are available at www.business.govt.nz/disclose.

6. What taxes will you pay?

Each Fund is a Portfolio Investment Entity. The amount of tax you pay is based on your prescribed investor rate (PIR). To determine your PIR, go to **www.ird.govt.nz/toii/pir**. If you are unsure of your PIR, we recommend you seek professional advice or contact the Inland Revenue Department. It is your responsibility to tell us your PIR when you invest or if your PIR changes.

If you do not tell us, a default rate may be applied. If the advised PIR is lower than the correct PIR, you will need to complete a personal tax return and pay any tax shortfall, interest, and penalties. If the default rate or the advised PIR is higher than the correct PIR, you will not get a refund of any overpaid tax.

7. Who is involved?

About Mint Asset Management Limited

Mint is an independent fund manager based in Auckland specialising in active investment management. The business is wholly owned by staff and we use our combined international and domestic experience to provide investment options to both retail and institutional investors. We outsource key functions such as fund administration allowing us to focus on the day to day management of each Fund.

Mint and its directors can be contacted at:

Mint Asset Management Limited
Level 25, 151 Queen Street
Auckland 1010

Telephone Freephone **0800 646 833** or **09 300 8484**
Email **info@mintasset.co.nz**
Website **www.mintasset.co.nz**

Who else is involved?

	Name	Role
Supervisor	Public Trust	The Supervisor monitors the performance and management of the Funds and appoints a Custodian to ensure the assets of each Fund are appropriately held.
Custodian	Mint Nominees Limited	A subsidiary of the Supervisor appointed to hold the assets of the Funds on behalf of investors.
Administrator	MMC Limited	Appointed by the Manager to perform a variety of key back office functions including asset valuation, unit pricing and registry.

8. How to complain

Any complaints that you may have about your investment can be made directly to us, the Supervisor or our respective approved dispute resolution schemes. If you have any issues or concerns about your investment, please contact Mint in the first instance:

Entity	Contact details
The Manager	<p>Compliance Manager Mint Asset Management Limited Level 25, 151 Queen Street, Auckland 1010 PO Box 91649, Victoria Street West, Auckland 1142</p> <p>Telephone Freephone 0800 646 833 or 09 300 8484 Email info@mintasset.co.nz</p> <p>If for any reason we can't resolve the matter to your satisfaction, you can contact the Supervisor:</p>
The Supervisor	<p>Attention: Manager Client Services Public Trust Level 9, 34 Shortland Street, Auckland</p> <p>Telephone 0800 371 471</p> <p>If we or the Supervisor are unable to resolve your complaint, you may contact our or the Supervisor's external dispute resolution schemes:</p>
Approved Dispute Resolution Scheme	<p>The Manager and the Supervisor are members of approved dispute resolution schemes. If your complaint is not resolved within 40 days of contacting the Manager or the Supervisor or you are not satisfied by the proposed outcome, you can refer it to:</p>
In respect of the Manager	<p>Insurance & Financial Services Ombudsman Scheme (IFSO) Level 8, Shamrock House, 79-81 Molesworth Street, Wellington PO Box 10-845, Wellington 6143</p> <p>Telephone 04 499 7612 Freephone 0800 888 202 Email info@ifso.nz</p> <p>For more information on the ISO or the complaints procedure you can visit their website at www.ifso.nz</p>
In respect of the Supervisor	<p>Financial Services Complaints Limited (FSCL) Level 4, 101 Lambton Quay, Wellington 6011 PO Box 5967, Lambton Quay, Wellington 6145</p> <p>Telephone (Call Free) 0800 347257 or (Wellington) (04) 472FSCL (472 3725)</p> <p>For more information on Financial Services Complaints Limited or the complaints procedure you can visit their website at www.fscl.org.nz.</p>

You will not be charged a fee by either dispute resolution scheme to investigate or resolve a complaint.

9. Where you can find more information

Further information relating to the Funds, for example, financial statements, the SIPO and the Trust Deed, is available on the offer register and the scheme register at **www.business.govt.nz/disclose**.

A copy of information on the offer register or scheme register is available on request to the Registrar of Financial Service Providers using the contact details on **www.business.govt.nz/disclose**.

Fund updates and other information is available by contacting us at the details supplied in *section 7 (Who is involved?)*. All information can be obtained free of charge.

10. How to apply

You can apply for units by completing the application form at the end of this PDS and sending it, along with the appropriate identification, to the Administrator at the below address:

Mint Asset Management Limited
c/o MMC Limited
PO Box 106 039
Auckland 1143

Payment can be made by way of cheque, made out to Mint Nominees Ltd, or electronic transfer. Completed application forms, along with application monies, received before 2.00pm on a Business Day will be processed using the unit price struck at the close of business on that Business Day. Applications received after 2.00pm, or on a day that is not a Business Day, will be processed on the next Business Day.

Glossary

Active Equity Trust	means the Mint Australia New Zealand Active Equity Trust (Retail).
Administrator	means MMC Limited.
Business Day	means any day (other than Saturday or Sunday) on which registered banks in Auckland are open for business, or other such day as we may determine.
Custodian	means Mint Nominees Limited.
Diversified Income Fund	means the Mint Diversified Income Fund.
Diversified Growth Fund	means the Mint Diversified Growth Fund.
Fund	means the Active Equity Trust, the Real Estate Investment Trust, the Diversified Income Fund, or the Diversified Growth Fund as the case may be.
Manager, Mint, us, we or our	means Mint Asset Management Limited.
Net Asset Value	means the residual value of a Fund's assets after all liabilities, other than net assets attributable to investors, have been deducted. This is also referred to in the establishment deeds for the Funds as "Aggregate Market Value".
Real Estate Investment Trust	means Mint Australia New Zealand Real Estate Investment Trust (Retail).
Supervisor	means Public Trust.
Trust Deed	means the trust deed made between Mint and the Supervisor dated 6 September 2016 (as amended from time to time).
Withdrawal Request	means a request to redeem all or part of your investment in a Fund.

Words or phrases used in this PDS but not defined in this Glossary have the same meanings as in the Trust Deed.

Application forms

How to invest in our funds

New to Mint?

If you are a new investor, you need to complete all relevant application form/s and supply us with the right information so we can get your investment in any of the Funds underway.

Here's a checklist of what you need to do:

- ☐ Read the information below to understand what you need to complete an application
- ☐ When completing Application Form 1, add the details for all the people who will be associated with the account
- ☐ Provide the identification we need for all parties
- ☐ Include your bank account details and Prescribed Investor Rate (PIR)
- ☐ Organise payment – either send a cheque, or a completed direct debit form with your application form, or make sure you have direct credited your investment amount to the account for the fund you want to invest in (see information below under *Application Payment*).

Finally, please make sure all of the people associated with your account have signed and dated the application form before you send it to us at:

Mint Asset Management Limited
c/o MMC Limited
P O Box 106-039
Auckland 1143

Already investing with us?

If you want to add to your existing Fund/s:

- notify us by email, using the options under Application payments below.

To set up direct debits for your existing investments:

- post original forms to MMC Limited at the address above.

If investing in a new Fund(s):

- complete the first section of the Application Form 1 and send it to us to info@mintasset.co.nz.

To make a partial or full withdrawal post an original signed letter specifying the dollar amount to be withdrawn, signed by all persons associated with the account. Any deposits will be made to your nominated bank account.

If you have any questions about applying, please contact us:

Free phone 0800 646 833 or 09 300 8484 or by email at info@mintasset.co.nz

Application payments

You can invest either with a lump sum, or regular contributions – or both. Initial investments can be made with a minimum lump sum of \$5,000. You can also choose to invest (or add to an investment) on a regular basis, by contributing a minimum of \$250 per month.

Application payments can be made by direct credit, cheque, or direct debit.

For direct credit:

Payments can only be from a New Zealand registered bank. Please select the account below that corresponds to the Fund/s you are investing in:

Active Equity Trust:

Account Name:	Mint Nominees Ltd
Account Number:	03-0104-0562761-00

Real Estate Investment Trust:

Account name:	Mint Nominees Ltd – Property Fund
Account number:	03-0104-0589120-00

Mint Diversified Income Fund:

Account Name:	Mint Nominees Ltd – Diversified Income
Account Number:	03-1509-0347642-00

Diversified Growth Fund:

Account Name:	Mint Nominees Ltd – Diversified Growth Fund
Account Number:	03-0566-0222681-00

As the reference, for new investors: use the name the investment is being made in (for example your surname/name of Trust). For existing investors, use your Mint client number (MIN...).

Note: Mint will not be held responsible for insufficiently referenced payments so please check the details.

For cheque payments:

Attach your cheque to the application form. Your cheque must be crossed “not transferable,” and payable to “Mint Nominees Limited.”

For direct debit:

Complete the Direct Debit form at the back of the PDS and attach to the completed application form. Direct debits will be processed on a monthly basis only.

Completing the application form and providing documentation

Applications must be in the name(s) of natural persons, companies or other legal entities. When completing the form, please:

- use CAPITAL LETTERS; and
- leave unmarked any sections that are not applicable.

New Investors:

Application forms must be completed by ALL PEOPLE associated with the account, including any:

- individual, or person acting under Power of Attorney
- any other person authorised to operate the account or who has effective control over/or the ability to significantly influence the investor
- Trustee(s)
- Company director, shareholders who are not directors or officers who control more than 25% of the investor or other person on whose behalf the investment is made.

Identification documents required for ALL investors

By law, we need to verify the identity and address for all persons associated with an account application.

This means:

- all applications must be accompanied by copies of the relevant documentation for both Part A and Part B below and
- your documents need to be 'certified.' Certification can be done:
- online using Cloudcheck at no cost for the service. You must then also tick the appropriate box under section Agreements of Terms of Application Form 1; or
- if not using Cloudcheck, you must have all documents certified before submitting to us (see Certification of documents).

Certification of documents

All copies of identity documents must be certified by someone who is over 16 years of age and is one of the following:

- Police Officer who holds the office of constable (as defined in *section 4* of the Policing Act 2008);
- Justice of the Peace;
- Registered medical doctor;
- Kaumatua;
- Member of Parliament;
- Registered Lawyer;
- Chartered accountant;
- Notary Public.

The person certifying your document must not be:

- related to you (for example, your parent, child, brother, sister, aunt, uncle or cousin);
- your spouse or partner;
- a person who lives at the same address as you.

The individual certifying the documents must include their name, occupation, signature and date of certification. It must be dated within the last 3 months.

Part A: Select Option 1 or 2

OPTION 1

Provide one of the following:

- ☐ Current New Zealand passport
- ☐ Current international passport
- ☐ New Zealand firearms licence

OPTION 2

Provide one of the following:

- ☐ New Zealand driver licence
- ☐ International driver licence

PLUS ONE OF:

- ☐ New Zealand birth certificate
- ☐ Overseas birth certificate
- ☐ New Zealand certificate of citizenship
- ☐ Citizenship certificate issued by a foreign Government
- ☐ Current credit card, debit card, or eftpos card signed by you and issued by a registered New Zealand bank and a bank statement issued by a registered New Zealand bank dated within the previous 12 months

Part B: Address verification and bank details

Address verification: Original or certified copy of one of the following:

- ☐ Rates notice
- ☐ Utility bill (such as electricity or telephone account)
- ☐ Bank Statement dated within the last 2 months

AND

Bank documents: Original or certified copy of one of the following:

- ☐ Bank statement dated within the last 2 months
- ☐ Deposit Slip

Note that the statement/deposit slip must match the account details you provided in section BANK ACCOUNT DETAILS under Application Form 1.

If you do not provide the necessary information for both Part A and Part B your application will be rejected and your payment returned. Any payments returned to you will not be eligible to accrue any interest.

Additional Documents for trusts, partnerships, companies, and minors

If you are investing in the name of a trust, partnership or company, you need to provide extra documentation with your application.

Where applicable, these include:

- Copy of resident withholding tax exemption certificate;
- Trust Deed (original certified copy);
- Partnership agreement;
- Company certificate of Incorporation;
- Constitution, charter or rules for an incorporated society or association.

If you are under 18 years of age, we will require identity verification for you and your parent(s)/ legal guardian(s).

When investing on behalf of other people

Copies of each of the following are required:

- Power of Attorney
- Certificate of Non-Revocation

Application Form 1

Application Form 1 must be completed by ALL persons associated with this account application including individuals, Trustees, Directors, Partners or equivalents.

Trusts, Companies, Partnerships, Incorporated Societies and Associations will also need to complete Application Form 2.

This is an application to invest in (please tick appropriate boxes):

	Lump sum	Direct debit amount
<input type="radio"/> Active Equity Trust	\$	\$
<input type="radio"/> Real Estate Investment Trust	\$	\$
<input type="radio"/> Diversified Income Fund	\$	\$
<input type="radio"/> Diversified Growth Fund	\$	\$

Existing Mint Customer

☐ No ☐ Yes (Please provide your investor number) **MIN**

Please let us know the source(s) of funds or wealth used for this investment:

☐ Property sale
 ☐ Personal employment
 ☐ Financial investment
 ☐ Business sale

☐ Inheritance gift
 ☐ Other (please describe)

Please provide details of source of funds or wealth (eg property sale agreement details, etc).

You may be required to provide proof of the source of funds.

For more information about Fund bank account details and payment options, please refer to the **Application Payment** section.

Investor details for individual investor/s

Individual 1

Title	First names
<input type="text"/>	<input type="text"/>
Surname	
<input type="text"/>	
Occupation	
<input type="text"/>	
Date of birth	Home phone
<input type="text" value="DD / MM / YYYY"/>	<input type="text"/>
Mobile	Work phone
<input type="text"/>	<input type="text"/>
Email	
<input type="text"/>	
Full postal address (cannot be a PO Box)	
<input type="text"/>	
<input type="text"/>	
<input type="text"/>	
Country of residence	
<input type="text"/>	
Prescribed Investor Rate (PIR)	
<input type="radio"/> 10.5% <input type="radio"/> 17.5% <input type="radio"/> 28%	
IRD number	
<input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/>	

Individual 2

Title	First names
<input type="text"/>	<input type="text"/>
Surname	
<input type="text"/>	
Occupation	
<input type="text"/>	
Date of birth	Home phone
<input type="text" value="DD / MM / YYYY"/>	<input type="text"/>
Mobile	Work phone
<input type="text"/>	<input type="text"/>
Email	
<input type="text"/>	
Full postal address (cannot be a PO Box)	
<input type="text"/>	
<input type="text"/>	
<input type="text"/>	
Country of residence	
<input type="text"/>	
Prescribed Investor Rate (PIR)	
<input type="radio"/> 10.5% <input type="radio"/> 17.5% <input type="radio"/> 28%	
IRD number	
<input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/>	

Self certification: FATCA & CRS Note: Forms will not be processed if this section is not completed

Individual 1

Are you a US citizen or US tax resident? ☐ Yes ☐ No

Are you a tax resident in any other country (other than the US or NZ)? ☐ Yes ☐ No

Please complete the following table with the country or countries of Tax residence and the corresponding Tax Identification Number for each country indicated.

Country of tax residence	TIN or reason TIN is not available
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

For further information about international tax residency rules you can visit the OECD website at www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/ or speak to a tax adviser.

Individual 2

Are you a US citizen or US tax resident? ☐ Yes ☐ No

Are you a tax resident in any other country (other than the US or NZ)? ☐ Yes ☐ No

Please complete the following table with the country or countries of Tax residence and the corresponding Tax Identification Number for each country indicated.

Country of tax residence	TIN or reason TIN is not available
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

For further information about international tax residency rules you can visit the OECD website at www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/ or speak to a tax adviser.

Individual 3

Title	First names
<input type="text"/>	<input type="text"/>
Surname	
<input type="text"/>	
Occupation	
<input type="text"/>	
Date of birth	Home phone
<input type="text" value="DD / MM / YYYY"/>	<input type="text"/>
Mobile	Work phone
<input type="text"/>	<input type="text"/>
Email	
<input type="text"/>	
Full postal address (cannot be a PO Box)	
<input type="text"/>	
<input type="text"/>	
<input type="text"/>	
Country of residence	
<input type="text"/>	
Prescribed Investor Rate (PIR)	
<input type="radio"/> 10.5% <input type="radio"/> 17.5% <input type="radio"/> 28%	
IRD number	
<input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/>	

Authorised person/investment on behalf of a minor

Title	First names
<input type="text"/>	<input type="text"/>
Surname	
<input type="text"/>	
Occupation	
<input type="text"/>	
Date of birth	Home phone
<input type="text" value="DD / MM / YYYY"/>	<input type="text"/>
Mobile	Work phone
<input type="text"/>	<input type="text"/>
Email	
<input type="text"/>	
Full postal address (cannot be a PO Box)	
<input type="text"/>	
<input type="text"/>	
<input type="text"/>	
Country of residence	
<input type="text"/>	
Prescribed Investor Rate (PIR)	
<input type="radio"/> 10.5% <input type="radio"/> 17.5% <input type="radio"/> 28%	
IRD number	
<input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/>	

Self certification: FATCA & CRS Note: Forms will not be processed if this section is not completed

Individual 3

Are you a US citizen or US tax resident? ☐ Yes ☐ No

Are you a tax resident in any other country (other than the US or NZ)? ☐ Yes ☐ No

Please complete the following table with the country or countries of Tax residence and the corresponding Tax Identification Number for each country indicated.

Country of tax residence	TIN or reason TIN is not available
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

For further information about international tax residency rules you can visit the OECD website at www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/ or speak to a tax adviser.

Authorised person/investment on behalf of a minor

Are you a US citizen or US tax resident? ☐ Yes ☐ No

Are you a tax resident in any other country (other than the US or NZ)? ☐ Yes ☐ No

Please complete the following table with the country or countries of Tax residence and the corresponding Tax Identification Number for each country indicated.

Country of tax residence	TIN or reason TIN is not available
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

For further information about international tax residency rules you can visit the OECD website at www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/ or speak to a tax adviser.

Bank account details (for Distributions and/or Redemptions)

Bank account details

Name of account holder

Bank name

Branch

☐ Investors into the Diversified Income Fund please tick this box if you would prefer to have your dividends reinvested

We do not currently pay Distributions from the Active Equity Trust or the Real Estate Investment Trust, however if you would like to receive an income we can arrange a standing redemption. Please contact Mint at info@mintasset.co.nz or 09 300 8484 for more details.

Agreement of terms

I/We confirm that I/we have read and understood the Product Disclosure Statement and the Trust Deed and that all information I/we have given in this form is correct. I/We irrevocably apply for Units in the relevant Mint Unit Trust to the value shown above on the terms and conditions set out in the Product Disclosure Statement, the Trust Deed and this application form.

Under the terms of the Privacy Act 1993, I/we acknowledge that you are retaining my/our personal details provided on this Application Form for the purpose of mailing me/us further information on products or services offered by you or any companies associated with you. I understand that I/we must advise the Manager in writing if I/we do not want this information to be provided.

I/We understand that I/we may request access to the personal details provided by me/us by inquiry of the Manager. A fee may be payable. If I/we consider these personal details to be incorrect, I/ we understand that these personal details may be corrected at my/our request in writing.

Investment adviser

Name of investment adviser

Signatures (please note all applicants must sign)

Signature

Date

Signature

Date

Signature

Date

Signature

Date

Identification (to be completed **only** by investors selecting Cloudcheck)

All copies of identification must be certified. A list of people who can certify your documents is set out in the *How to Complete Your Application Form* section.

If you would prefer to have your identification verified online using Cloudcheck, please read the below and tick the appropriate box. There is no cost for using Cloudcheck.

☐ For the purpose of verifying my identity, I consent to the personal information that I have provided being used with (and, where necessary, disclosed to) the following sources:

- (1) the NZTA for the purpose of checking the Driver Licence and MOTO databases; (2) the Department of Internal Affairs for the purpose of checking the Passport, Birth Certificate and Citizenship Certificate databases; (3) Land Information New Zealand; (4) the Companies Office; (5) Centrix Group Limited (and I authorise Centrix to use any information that they hold in their credit reporting bureau about me to compare the information that I have provided); and (6) the White Pages.

Application Form 2

Trusts, Companies, Partnerships, Incorporated Societies, Associations

Trust details

Full name of Trust

Address of Trust

Country where Trust established

Date of establishment

Type of Trust (e.g. family, charitable)

Phone

Email

Prescribed Investor Rate (PIR)

☐ 0% ☐ 10.5% ☐ 17.5% ☐ 28%

IRD number

Please let us know the source(s) of funds used for this investment:

☐ Business earnings ☐ Personal employment ☐ Financial investments ☐ Inheritance
☐ Gift ☐ Other (please describe)

Please provide details of source of funds or wealth (eg property sale agreement details, etc).

You may be required to provide proof of the source of funds.

Company details

Name of entity

Trading name (if different)

Company, limited partnership or incorporated society number (if applicable):

Prescribed Investor Rate (PIR)

☐ 0% ☐ 10.5% ☐ 17.5% ☐ 28%

IRD number

- ☐ A company that is a listed issuer (within the meaning of section 6(1) of the Financial Markets Conduct Act 2013) that is the issuer of quoted voting products (within the meaning of that Act)*
- ☐ A government department named in Schedule 1 of the State Sector Act 1988*
- ☐ A local authority as defined in Section 5(2) of the Local Government Act 2002*
- ☐ The New Zealand Police*

If you ticked none of the above please go to Section A. If you ticked YES to any of the other boxes above please go to Section B.

* Supporting documentation required

Section A Principal business address

Postal address

Registered office (if different)

Jurisdiction of incorporation/establishment

Date of incorporation/establishment

DD / MM / YYYY

Phone

Email

Entities specific business and industry operation:

Is this a trust or other vehicle for holding personal assets or a company with nominee shareholders or shares in bearer form?

☐ Yes

☐ No

If YES please let us know the source(s) of funds used for this investment:

☐ Business earnings

☐ Personal employment

☐ Financial investments

☐ Gift

☐ Other (please describe)

Please provide details of source of funds or wealth (eg property sale agreement details, etc).

You may be required to provide proof of the source of funds.

Section B Entity self-certification: FATCA & CRS

New Zealand has implemented rules which require financial institutions, including Mint, to collect certain information about their clients' foreign tax residency. For further information about the Foreign Account Tax Compliance Act (FATCA) or the Common Reporting Standard (CRS) you can visit the Inland Revenue website at www.ird.govt.nz/international/exchange, or speak to a tax adviser. For further information about international tax residency rules you can visit the OECD website at www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency. An 'entity' includes a company, trust, partnership, association, registered co-operative, or government body.

1. Tax residency details:

Is the Entity a US Person for FATCA purposes or US tax resident?

☐ Yes

☐ No

Is the Entity a tax resident in any other country (other than the US or NZ)?

☐ Yes

☐ No

If you answered Yes to either of the questions above, please complete the following table with the country or countries of Tax residence and the Tax Identification Number for each country indicated.

Country of tax residence	TIN or reason TIN is not available
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

2. Is the Entity a Financial Institution for FATCA or CRS purposes?

☐ Yes ☐ No

The term Financial Institution as defined by FATCA and CRS includes custodial institutions, depository institutions, investment entities or specified insurance companies. A family trust is likely to be a Financial Institution if 50% or more of the trust's income is from financial assets or if the trust is managed by another financial institution.

If you answered NO to question 2, proceed to question 3

If you answered YES to both question 1 and question 2, proceed to question 4

If you answered YES to question 2 only, proceed to Section C

3. Is the Entity an Active or Passive Non-Financial Entity (NFE) for FATCA and CRS purposes?

☐ Active ☐ Passive

An Entity will be an Active NFE where less than 50% of the NFE's income for the preceding calendar year or other appropriate reporting period is passive income and less than 50% of the NFE's assets for the preceding calendar year or other appropriate reporting period produce, or are held for the production of, passive income. Passive income generally include non-trading investment income in the form of: interest, dividends, annuities, other financial arrangements income, rents and royalties.

The Entity may also be characterized as an Active NFE under other criteria.

Generally, an Entity will be a Passive NFE if it is not an active NFE.

4. Does the Entity have any Controlling Persons who are a US Citizen or a tax resident of a country other than New Zealand?

☐ Yes ☐ No

The term Financial Institution as defined by FATCA and CRS includes custodial institutions, depository institutions, investment entities or specified insurance companies. A family trust is likely to be a Financial Institution if 50% or more of the trust's income is from financial assets or if the trust is managed by another financial institution.

If you answered YES, complete Section C for every applicable Controlling Person (unless Application Form 1 has been completed for that person).

Section C Beneficial ownership and (if applicable) other Controlling Persons indentified in Section B, question 4 (please include any person with a direct or indirect ownership of greater than 25% AND/OR any effective controller including Directors, Partnerships etc).

Individual 1

Title	First names
<input type="text"/>	<input type="text"/>
Surname	
<input type="text"/>	
Occupation	
<input type="text"/>	
Date of birth	Home phone
<input type="text" value="DD / MM / YYYY"/>	<input type="text"/>
Mobile	Work phone
<input type="text"/>	<input type="text"/>
Email	
<input type="text"/>	
Full postal address (cannot be a PO Box)	
<input type="text"/>	
<input type="text"/>	
<input type="text"/>	
Country of residence	
<input type="text"/>	

Individual 2

Title	First names
<input type="text"/>	<input type="text"/>
Surname	
<input type="text"/>	
Occupation	
<input type="text"/>	
Date of birth	Home phone
<input type="text" value="DD / MM / YYYY"/>	<input type="text"/>
Mobile	Work phone
<input type="text"/>	<input type="text"/>
Email	
<input type="text"/>	
Full postal address (cannot be a PO Box)	
<input type="text"/>	
<input type="text"/>	
<input type="text"/>	
Country of residence	
<input type="text"/>	

Self certification: FATCA & CRS Note: Forms will not be processed if this section is not completed

Individual 1

Are you a US citizen or US tax resident? ☐ Yes ☐ No

Are you a tax resident in any other country (other than the US or NZ)? ☐ Yes ☐ No

Please complete the following table with the country or countries of Tax residence and the corresponding Tax Identification Number for each country indicated.

Country of tax residence	TIN or reason TIN is not available
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

For further information about international tax residency rules you can visit the OECD website at <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/> or speak to a tax adviser.

Please tick one:

- ☐ Independent trustee ☐ Director
- ☐ Effective control ☐ Beneficial owner

Individual 2

Are you a US citizen or US tax resident? ☐ Yes ☐ No

Are you a tax resident in any other country (other than the US or NZ)? ☐ Yes ☐ No

Please complete the following table with the country or countries of Tax residence and the corresponding Tax Identification Number for each country indicated.

Country of tax residence	TIN or reason TIN is not available
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

For further information about international tax residency rules you can visit the OECD website at <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/> or speak to a tax adviser.

Please tick one:

- ☐ Independent trustee ☐ Director
- ☐ Effective control ☐ Beneficial owner

Individual 3

Title	First names
<input type="text"/>	<input type="text"/>
Surname	
<input type="text"/>	
Occupation	
<input type="text"/>	
Date of birth	Home phone
<input type="text" value="DD / MM / YYYY"/>	<input type="text"/>
Mobile	Work phone
<input type="text"/>	<input type="text"/>
Email	
<input type="text"/>	
Full postal address (cannot be a PO Box)	
<input type="text"/>	
<input type="text"/>	
<input type="text"/>	
Country of residence	
<input type="text"/>	

Individual 4

Title	First names
<input type="text"/>	<input type="text"/>
Surname	
<input type="text"/>	
Occupation	
<input type="text"/>	
Date of birth	Home phone
<input type="text" value="DD / MM / YYYY"/>	<input type="text"/>
Mobile	Work phone
<input type="text"/>	<input type="text"/>
Email	
<input type="text"/>	
Full postal address (cannot be a PO Box)	
<input type="text"/>	
<input type="text"/>	
<input type="text"/>	
Country of residence	
<input type="text"/>	

Self certification: FATCA & CRS Note: Forms will not be processed if this section is not completed

Individual 3

Are you a US citizen or US tax resident? ☐ Yes ☐ No

Are you a tax resident in any other country (other than the US or NZ)? ☐ Yes ☐ No

Please complete the following table with the country or countries of Tax residence and the corresponding Tax Identification Number for each country indicated.

Country of tax residence	TIN or reason TIN is not available
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

For further information about international tax residency rules you can visit the OECD website at <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/> or speak to a tax adviser.

Please tick one:

- | | |
|---|--|
| <input type="radio"/> Independent trustee | <input type="radio"/> Director |
| <input type="radio"/> Effective control | <input type="radio"/> Beneficial owner |

Individual 4

Are you a US citizen or US tax resident? ☐ Yes ☐ No

Are you a tax resident in any other country (other than the US or NZ)? ☐ Yes ☐ No

Please complete the following table with the country or countries of Tax residence and the corresponding Tax Identification Number for each country indicated.

Country of tax residence	TIN or reason TIN is not available
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

For further information about international tax residency rules you can visit the OECD website at <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/> or speak to a tax adviser.

Please tick one:

- | | |
|---|--|
| <input type="radio"/> Independent trustee | <input type="radio"/> Director |
| <input type="radio"/> Effective control | <input type="radio"/> Beneficial owner |

Active Equity Trust

Direct Debit Authority

<p>Name of account to be debited</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p>Bank name</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p>My bank account number</p> <table style="width: 100%; text-align: center;"> <tr> <td><div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div></td> <td><div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div></td> <td><div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div></td> <td><div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div></td> <td><div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div></td> <td><div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div></td> <td><div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div></td> <td><div style="border: 1px solid black; 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3105																																																			
11	2018																																																		

From the acceptor to their bank:

I authorise you to debit my account with the amounts of direct debits from **Mint Nominees Ltd – Equity Fund** with the authorisation code specified on this authority in accordance with this authority until further notice.

I agree that this authority is subject to:

- The bank's terms and conditions that relate to my account, and
- The specific terms and conditions listed below.

The following information will show on your bank statement:

M	I	N	T		A	C	T		E	Q	U
---	---	---	---	--	---	---	---	--	---	---	---

<p>Authorised signature(s)</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div>	<p>Date</p> <div style="border: 1px solid black; padding: 5px; text-align: center;"> DD / MM / YYYY </div>
--	--

Specific conditions relating to notices and disputes

You may ask your bank to reverse a direct debit up to 120 calendar days after the debit if:

- You don't receive a written notice of the amount and date of each direct debit from the initiator, or
- You receive a written notice but the amount or the date of debiting is different from the amount or the date specified on the notice.

The initiator is required to give a written notice of the amount and date of each direct debit in a series of direct debits no less than 10 calendar days before the date of the first direct debit in the series. The notice is to include:

- The dates of the debits, and
- The amount of each direct debit.

If the initiator proposes to change an amount or date of a direct debit specified in the notice, the initiator is required to give you notice no less than 30 calendar days before the change.

If the bank dishonours a direct debit but the initiator sends the direct debit again once within 5 business days of the dishonour, the initiator is not required to give you a second notice of the amount and date of the direct debit.

Real Estate Investment Trust

Direct Debit Authority

Name of account to be debited <input type="text"/>	Initiator's authorisation code <div>0 3 3 1 0 6 5</div>
Bank name <input type="text"/>	
My bank account number <div> <div>Bank</div> <div>Branch</div> <div>Account</div> <div>Suffix</div> </div>	<div>3106</div> <hr/> <div>11 2018</div>

From the acceptor to their bank:

I authorise you to debit my account with the amounts of direct debits from **Mint Nominees Ltd – Property Fund** with the authorisation code specified on this authority in accordance with this authority until further notice.

I agree that this authority is subject to:

- The bank's terms and conditions that relate to my account, and
- The specific terms and conditions listed below.

The following information will show on your bank statement:

M I N T R E A L E S

Authorised signature(s) <input type="text"/>	Date <div>DD / MM / YYYY</div>
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Specific conditions relating to notices and disputes

You may ask your bank to reverse a direct debit up to 120 calendar days after the debit if:

- You don't receive a written notice of the amount and date of each direct debit from the initiator, or
- You receive a written notice but the amount or the date of debiting is different from the amount or the date specified on the notice.

The initiator is required to give a written notice of the amount and date of each direct debit in a series of direct debits no less than 10 calendar days before the date of the first direct debit in the series. The notice is to include:

- The dates of the debits, and
- The amount of each direct debit.

If the initiator proposes to change an amount or date of a direct debit specified in the notice, the initiator is required to give you notice no less than 30 calendar days before the change.

If the bank dishonours a direct debit but the initiator sends the direct debit again once within 5 business days of the dishonour, the initiator is not required to give you a second notice of the amount and date of the direct debit.

Diversified Income Fund

Direct Debit Authority

<p>Name of account to be debited</p> <input style="width: 90%;" type="text"/> <p>Bank name</p> <input style="width: 90%;" type="text"/> <p>My bank account number</p> <table style="width: 100%; text-align: center;"> <tr> <td><input style="width: 20px; height: 20px;" type="text"/></td> <td><input style="width: 20px; height: 20px;" type="text"/></td> <td><input style="width: 20px; height: 20px;" type="text"/></td> <td><input style="width: 20px; height: 20px;" type="text"/></td> <td><input style="width: 20px; height: 20px;" type="text"/></td> <td><input style="width: 20px; height: 20px;" type="text"/></td> <td><input style="width: 20px; height: 20px;" type="text"/></td> <td><input style="width: 20px; height: 20px;" type="text"/></td> <td><input style="width: 20px; height: 20px;" type="text"/></td> <td><input style="width: 20px; height: 20px;" type="text"/></td> <td><input style="width: 20px; height: 20px;" type="text"/></td> <td><input style="width: 20px; height: 20px;" type="text"/></td> <td><input style="width: 20px; height: 20px;" type="text"/></td> <td><input style="width: 20px; height: 20px;" type="text"/></td> <td><input style="width: 20px; height: 20px;" type="text"/></td> <td><input style="width: 20px; height: 20px;" type="text"/></td> <td><input style="width: 20px; height: 20px;" type="text"/></td> <td><input style="width: 20px; height: 20px;" type="text"/></td> </tr> <tr> <td colspan="2">Bank</td> <td colspan="2">Branch</td> <td colspan="6">Account</td> <td colspan="4">Suffix</td> </tr> </table>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	Bank		Branch		Account						Suffix				<p>Initiator's authorisation code</p> <table style="width: 100%; text-align: center;"> <tr> <td><input style="width: 30px; height: 30px;" type="text" value="0"/></td> <td><input style="width: 30px; height: 30px;" type="text" value="3"/></td> <td><input style="width: 30px; height: 30px;" type="text" value="3"/></td> <td><input style="width: 30px; height: 30px;" type="text" value="2"/></td> <td><input style="width: 30px; height: 30px;" type="text" value="1"/></td> <td><input style="width: 30px; height: 30px;" type="text" value="2"/></td> <td><input style="width: 30px; height: 30px;" type="text" value="6"/></td> </tr> </table> <table style="width: 100%; text-align: center;"> <tr> <td colspan="2" style="border-bottom: 1px solid black;">3212</td> </tr> <tr> <td style="width: 50%; border-right: 1px solid black; padding: 10px 20px;">11</td> <td style="padding: 10px 20px;">2018</td> </tr> </table>	<input style="width: 30px; height: 30px;" type="text" value="0"/>	<input style="width: 30px; height: 30px;" type="text" value="3"/>	<input style="width: 30px; height: 30px;" type="text" value="3"/>	<input style="width: 30px; height: 30px;" type="text" value="2"/>	<input style="width: 30px; height: 30px;" type="text" value="1"/>	<input style="width: 30px; height: 30px;" type="text" value="2"/>	<input style="width: 30px; height: 30px;" type="text" value="6"/>	3212		11	2018
<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>																											
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From the acceptor to their bank:

I authorise you to debit my account with the amounts of direct debits from **Mint Nominees Ltd – Diversified Income** with the authorisation code specified on this authority in accordance with this authority until further notice.

I agree that this authority is subject to:

- The bank's terms and conditions that relate to my account, and
- The specific terms and conditions listed below.

The following information will show on your bank statement:

M	I	N	T		D	I	V		I	N	C
---	---	---	---	--	---	---	---	--	---	---	---

<p>Authorised signature(s)</p> <hr style="border: 0; border-top: 1px solid black; margin-top: 20px;"/>	<p>Date</p> <div style="border: 1px solid black; padding: 5px; text-align: center; margin-top: 10px;"> DD / MM / YYYY </div>
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Specific conditions relating to notices and disputes

You may ask your bank to reverse a direct debit up to 120 calendar days after the debit if:

- You don't receive a written notice of the amount and date of each direct debit from the initiator, or
- You receive a written notice but the amount or the date of debiting is different from the amount or the date specified on the notice.

The initiator is required to give a written notice of the amount and date of each direct debit in a series of direct debits no less than 10 calendar days before the date of the first direct debit in the series. The notice is to include:

- The dates of the debits, and
- The amount of each direct debit.

If the initiator proposes to change an amount or date of a direct debit specified in the notice, the initiator is required to give you notice no less than 30 calendar days before the change.

If the bank dishonours a direct debit but the initiator sends the direct debit again once within 5 business days of the dishonour, the initiator is not required to give you a second notice of the amount and date of the direct debit.

Diversified Growth Fund

Direct Debit Authority

<p>Name of account to be debited</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p>Bank name</p> <div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p>My bank account number</p> <table style="width: 100%; text-align: center;"> <tr> <td><div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div></td> <td><div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div></td> <td><div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div></td> <td><div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div></td> <td><div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div></td> <td><div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div></td> <td><div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div></td> <td><div style="border: 1px solid black; 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From the acceptor to their bank:

I authorise you to debit my account with the amounts of direct debits from **Mint Nominees Ltd – Diversified Growth** with the authorisation code specified on this authority in accordance with this authority until further notice.

I agree that this authority is subject to:

- The bank's terms and conditions that relate to my account, and
- The specific terms and conditions listed below.

The following information will show on your bank statement:

M	I	N	T		D	I	V		G	W	H
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<p>Authorised signature(s)</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div>	<p>Date</p> <div style="border: 1px solid black; padding: 5px; text-align: center;"> DD / MM / YYYY </div>
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Specific conditions relating to notices and disputes

You may ask your bank to reverse a direct debit up to 120 calendar days after the debit if:

- You don't receive a written notice of the amount and date of each direct debit from the initiator, or
- You receive a written notice but the amount or the date of debiting is different from the amount or the date specified on the notice.

The initiator is required to give a written notice of the amount and date of each direct debit in a series of direct debits no less than 10 calendar days before the date of the first direct debit in the series. The notice is to include:

- The dates of the debits, and
- The amount of each direct debit.

If the initiator proposes to change an amount or date of a direct debit specified in the notice, the initiator is required to give you notice no less than 30 calendar days before the change.

If the bank dishonours a direct debit but the initiator sends the direct debit again once within 5 business days of the dishonour, the initiator is not required to give you a second notice of the amount and date of the direct debit.



Issued By: Mint Asset Management Limited – 10th December 2018

This document replaces the Product Disclosure Statement dated 29 September 2017.

This document gives you important information about this investment to help you decide whether you want to invest. There is other useful information about this offer on **www.business.govt.nz/disclose**. Mint Asset Management Limited has prepared this document in accordance with the Financial Markets Conduct Act 2013.

You can also seek advice from a financial adviser to help you to make an investment decision.