



## RMBL MORTGAGE INCOME INVESTMENTS HOW TO INVEST & APPLICATION FORM

# How to invest & Application Form

Applications must be made on the Application Form accompanying the Product Disclosure Statement dated 20 September 2017 (PDS). An Application Form must not be provided to a third party unless it accompanies this PDS.

Where applicable all relevant sections of the Application Form must be completed. If you have any queries regarding completing the form, please contact RMBL on (03) 9213 5700. However, please note that we are neither authorised or qualified to provide tax or any financial advice.

We recommend that Applicants, who are unsure of their tax status or their status under the section “TAX INFORMATION” of the form, seek advice or assistance from an independent Adviser.

## COOLING OFF PERIOD

There is no cooling off period. Once an Application has been received by RMBL and accepted, the Applicant is bound to become a Member. RMBL reserves the right to accept or reject applications at its absolute discretion. If an application is rejected, RMBL will repay the application money to the Applicant.

## APPLICATION FORM

Please ensure that you have been supplied with the appropriate Application form specific to the entity type. Application forms are available for:

- Individual or Joint Applicant;
- Australian Proprietary Company or Australian Public Company;
- Australian Regulated Trust (including Self-Managed Superannuation Funds) or Unregulated Trust;
- Partnership;
- Association (Incorporated or Unincorporated)

The following is a guide to help complete the Application Form.

## APPLICATION FUNDS

This is the amount you wish to invest with RMBL. You may pay Application Funds to RMBL by Cheque, Electronic Funds Transfer (EFT) or Direct Debit Request (DDR).

## MEMBER DETAILS

Applications must only be in the name of a natural person or persons, companies or other entities acceptable to RMBL. Please refer to the table below for the correct form of application names.

Type of Investor	Details	Correct Form	Signature(s) Required
Individual	Use full names only	Mary Jane Smith	Each Applicant
Company	Use full company title	Smith Corporation Pty Ltd	Two Directors; or Director and Secretary; or Sole Director (if only one)
Minor	Use full name of parent/guardian with the full name of minor in brackets	Mary Jane Smith <John Peter Smith>	Each parent/guardian; or If Trustee is a company – see above
Trust	Use full name of trustee(s) with the trust name in brackets	Smith Corporation Pty Ltd <Smith Family Trust>	Each individual Trustee; or If Trustee is a company – see above
Superannuation Fund	Use full name of trustee(s) with the fund name in brackets	Smith Corporation Pty Ltd <Super Scheme A/c>	Each individual Trustee; or If Trustee is a company – see above
Partnership	Use full name of partners	Mary Jane Smith and Sally Anne Smith <Smith Sisters A/c>	Each partner (if individuals); or If partners are companies – see above

Deceased Estate	Use full name of executor(s) with the name of Estate in brackets	John Peter Smith <Estate of Mary Jane Smith>	Executor(s)
Association	Use full name of association	Football Club Association	A person authorised as a signatory and includes the Public Officer

## CONTACT DETAILS

Correspondence regarding investment in the Scheme will be sent to the Mailing Address unless you have provided an email address or fax number.

## TAX INFORMATION

### Tax File Number (TFN)

Please insert the TFN of each Applicant. Although Applicants do not legally have to provide their TFN, RMBL may be required to deduct amounts from distributions to those Members who do not provide TFN details. We are authorised to request your TFN and may report certain information to the Australian Taxation Office in connection with your tax file number.

### Global Intermediary Identification Number (GIIN)

A GIIN is a 19 – character number that uniquely identifies an entity as having registered with the Internal Revenue Service (IRS). The majority of GIINs will be issued to foreign financial institutions as part of their FATCA registration and compliance process.

If an entity does not have a GIIN, their FATCA status must be confirmed.

### Tax Residency

Entities who are tax resident of a country/countries other than Australia are required to disclose their Tax Identification Number (TIN) or equivalent. A TIN is the number assigned by each country for the purposes of administering tax laws.

If no TIN is available, a reason must be provided.

## VERIFICATION OF IDENTIFICATION

Along with the Application Form, RMBL is required to verify the identity of the Applicant and also Beneficial Owners/Individual Trustees/Controlling Persons (where applicable). Please refer to the relevant Application form for our minimum requirements.

The following parties are authorised to certify documents:

1. a legal practitioner (however described);
2. a judge of a court;
3. a magistrate;
4. a chief executive officer of a Commonwealth court;
5. a registrar or deputy registrar of a court;
6. a Justice of the Peace;
7. a notary public (for the purposes of the Statutory Declaration Regulations 1993);
8. a police officer;
9. an agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public;
10. a permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public;
11. an Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955);
12. an officer with 2 or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993);
13. a finance company officer with 2 or more continuous years of service with one or more finance companies (for the purposes of the Statutory Declarations Regulations 1993);
14. an officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more continuous years of service with one or more licensees;
15. a member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership.

## COLLECTION OF PERSONAL INFORMATION

RMBL Investments Limited (ACN 004 493 789) AFSL No. 223246 (RMBL) as Responsible Entity for the RMBL Mortgage Income Investment Scheme (ARSN 091 248 289) (the Scheme) is required to comply with the Privacy Act 1988 (Cth) (Act), the Australian Privacy Principles and similar state legislation applicable to the privacy of individuals (Privacy Law).

RMBL collects personal information directly from you as well as from third parties such as Members' Nominated Representatives.

We collect and hold your personal information, that is, information about you (including sensitive information) such as your name and contact details. We collect this information for the purpose of administering the Scheme and providing other Member services. We may not be able to administer your interests in the Scheme if we do not collect this information. We may disclose your personal information to third parties, such as data storage service providers, cloud service providers, government bodies, and third party service providers. We do not disclose your personal information directly to overseas bodies, however information we provide to the ATO may be disclosed to overseas bodies under the FATCA/CRS regime. However, if you are tax resident outside Australia, we may be legally obliged to pass on certain tax information to the Australian Taxation Office and they may exchange this information with tax authorities of another jurisdiction pursuant to intergovernmental agreements to exchange financial account information.

Our Privacy Policy sets out our approach to managing your personal information. In particular, it explains how you may seek to access and/or correct the personal information that we hold about you, as well as how to make a complaint about a breach of our obligations under Privacy Laws, and how we will deal with complaints. You can obtain our Privacy Policy on request or via the website.

Any inquiries, complaints or feedback you may have regarding privacy matters can be directed to our Managing Director at:

RMBL Mortgage Income Investments:

Address Office Level 5, 225 Lonsdale Street, Dandenong, Victoria 3175  
Postal PO Box 93, Dandenong, Victoria 3175

Telephone: 03 9213 5700  
Facsimile: 1300 886 662  
Email: [team@rmbi.com.au](mailto:team@rmbi.com.au)  
Website: [rmbi.com.au](http://rmbi.com.au)

## LODGEMENT

Application forms may be sent to RMBL by post, email or facsimile.