WELCOME TO MC EQUITIES

("MC Capital & Co Pty Limited" ABN 55 135 660 427)

Completion of the account opening form enables you to establish an account with MC Equities. In this pack you have been provided with:

- An Equities Account Opening Form
- A Financial Services Guide
- Our Privacy Policy details
- A Direct Debit Form

Step 1. Please ensure you have read and understood

- MC Equities Financial Services Guide
- MC Equities Standard Terms & Conditions
- MC Equities Direct Debit Terms & Conditions (if you want funds debited directly from your bank account to pay for purchase transactions)
- MC Equities Privacy Policy

Step 2. Please ensure you have completed and signed

- The Account Opening Form
- The MC Equities Sponsorship Agreement (if you want to become Broker Sponsored)

Step 3. Please return the signed documents together with:

- A legible copy of:
  - your driver's license
  - passport page containing your signature and photograph
  - bank statement, utility bill or official government document with your principal address on it.
- A certified copy of a Power of Attorney (if the account is opened under Power of Attorney)

Mandatory Sections

The following sections of the Account Opening Form are mandatory
Section 1 - Application details
Section 3 - Residential address / Registered office for companies
Section 6 - Contact details
Section 12 - Executed as an agreement
Section 12 - How you would like to deal with MC Equities

MC EQUITIES

EQUITIES ACCOUNT OPENING FORM

INDIVIDUAL ACCOUNT APPLICATION

1. APPLICANT DETAILS

Applicant 1		
Title	Given Name	Family Name

Applicant 2		
Title	Given Name	Family Name

Applicant 3		
Title	Given Name	Family Name

2. ACCOUNT DESIGNATION (If applicable) (i.e. Family Account / Minor etc.)

3. RESIDENTIAL ADDRESS

(You must complete this section) (Please note P.O. Box not acceptable)

Street	Suburb	State	Postcode

4. POSTAL ADDRESS(if different)

Street	Suburb	State	Postcode

5. CONTACT DETAILS

PREFERRED CONTACT		ALTERNATIVE CONTACT	
Name		Name	
Business number	Home number	Business number	Home number
Mobile number	Facsimile number	Mobile number	Facsimile number
Email Address		Email Address	

6. AUTHORITY TO THIRD PARTY / POWER OF ATTORNEY

You may wish to appoint a third party (e.g. spouse, accountant, financial planner, Power of Attorney) to operate your account. By appointing such a third party, the Applicant/s agrees that MC Equities may discuss the account with that person and may take instructions for the purchase and sale of securities from that person.

Full Name

Business Number

Signature of Third Party Authority

7. I REQUIRE DIRECT SETTLEMENT OF SALE TRANSACTIONS TO:

Direct Transfer (Your bank account number):

B.S.B

Account Name

Financial Institution Name

Financial Institution Address

8. TRADE CONFIRMATION (contract notes)

☐ Direct by email (Please ensure email address has been completed on page 2)

☐ Regular Post

9. TAX FILE NUMBER

Applicant 1

Applicant 2

Applicant 3

YOUR INVESTMENT PROFILE – EQUITIES

CORPORATIONS ACT REQUIREMENT REGARDING PERSONAL FINANCIAL INFORMATION

To provide you with appropriate personal advice with respect to securities, MC Equities is required by the Corporations Act to have information about your relevant personal circumstances, including your investment objectives, financial situation and needs, and to have you update this information whenever your circumstances change materially.

MC Equities recognizes that the law allows you to elect not to provide this information, and accordingly we have given you this choice under this Agreement. By not providing this information you acknowledge and accept under this Agreement that any investment advice you receive may be based on incomplete or inaccurate information and may be inappropriate to your circumstances as the advice will not have regard to your investment objectives, financial situation and particular needs. Therefore, before acting on the advice, you must carefully consider the appropriateness of the advice, having regard to your investment objectives, financial situation and needs.

PRIVACY ACT 1988 REQUIREMENTS REGARDING PERSONAL INFORMATION

MC Equities is legally bound by the National Privacy Principles set out in the Privacy Act 1988 (Cth) as amended ("Privacy Act"). We are committed to a culture that respects the privacy of individuals through ensuring the security of personal information about them. Please read carefully the enclosed brochure on our privacy policies in respect of the collection, use and disclosure of your personal information.

DO YOU WANT EQUITIES ADVICE

As indicated in the accompanying Financial Services Guide, MC Equities can provide you with two types of advice, namely:

- Personal advice which takes into account your particular investment objectives, financial situation and needs.
  - We can only provide you with personal advice if you complete the Investment Profile Questionnaire on the following page return it to us and keep us advised of any changes to your investment objectives, financial situation or needs.
- General advice which does not take into account your investment objectives, financial situation or particular needs.
  - Before making an investment decision on the basis of general advice, you need to consider the appropriateness of the advice having regard to your particular investment objectives, financial situation and needs. Alternatively, we can buy and sell quoted securities on your behalf without giving you any advice.

PLEASE INDICATE ON WHAT BASIS YOU WANT TO DEAL WITH MC EQUITIES.
(You must answer this question. Please tick only one box.)

☐ Personal advice (you must complete the following questionnaire)

☐ General advice

☐ No advice

To be completed only if you require personal advice.

INVESTMENT PROFILE – EQUITIES

The accurate completion of the following will allow us to carry out our obligations under the Corporations Act in giving you appropriate investment advice. However if you provide inaccurate or incomplete information, we may not be able to provide advice that suits your investment needs.

All information sought in this form will be kept strictly confidential. By providing us with your financial and investment information, we will have an accurate picture of your current personal financial position.

Your MC Equities advisor will use this information to provide advice that is tailored to your needs and objectives. MC Equities and MC Capital & Co Pty Limited accepts no liability for any advice given on the basis of inaccurate or incomplete information. MC Equities also protects the privacy of your information in accordance with the Privacy Act and our Company's Privacy Policy.

MC EQUITIES

EQUITIES ACCOUNT OPENING FORM

CLIENT PROFILE QUESTIONNAIRE

What is your age? ☐ 18 to 39 years ☐ 40 to 59 years ☐ 60 to 69 years ☐ More than 70 years	**What is your experience in investing in the share market?** ☐ Extensive ☐ Moderate ☐ Limited ☐ None
How many years until you expect to retire? ☐ Less than 5 ☐ 5 to 10 ☐ 10 or more ☐ Currently Retired	**What type of returns are you seeking?** ☐ Growth ☐ Income ☐ Balanced ☐ Defensive
What is your <u>estimated</u> after tax income? ☐ Under $20,000 pa ☐ $20,000 to $50,000 pa ☐ $50,001 to $100,000 pa ☐ $100,001 to $250,000 pa ☐ Over $250,000 pa	**What level of risk and return do you feel comfortable with?** ☐ Low Risk & Low Return ☐ Moderate Risk & Moderate Return ☐ Higher Risk & Higher Return
What is your estimated top marginal income tax rate? ☐ 0% ☐ 17% ☐ 30% ☐ 42% ☐ 47%	**Over what period (time horizon) do you seek returns on investments?** ☐ 1 Year or less ☐ Between 1 & 3 years ☐ Between 3 & 5 years ☐ Over 5 years
What is your current financial position as measured by net assets (that is, total assets less total liabilities)? ☐ Under $100,000 ☐ $100,001 to $500,000 ☐ $500,001 to $2,500,000 ☐ Over $2,500,000	**What advice would you like from us?** ☐ Portfolio Advice ☐ Transaction Advice ☐ Both
Please indicate each market you have an interest investing in. ☐ Australia ☐ Asia ☐ Europe ☐ North America ☐ Emerging Markets	**Please indicate which alternative investments you may be interested in.** ☐ Capital raisings ☐ Venture Capital ☐ Structured products ☐ Commodities ☐ Private Equity
Please tick only one box for each question. **In the case of a joint account, please complete a separate questionnaire for each individual.**	**How much are you considering initially Investing in equities with us?** ☐ Under $500,000 ☐ $500,000 to $750,000 ☐ $750,001 to $1,000,000 ☐ Over $1,000,000

STANDARD TERMS AND CONDITIONS – RETAIL CLIENTS

The following Terms & Conditions set out the basis on which you engage MC Capital & Co Pty Limited (“MC Equities”, “we” or “us”) to conduct trading in equities

1. MARKET RULES

All securities transactions (“transactions”) must be in accordance with the constitution, Market Rules, customs and usages of the ASX, the Securities Clearing House Business Rules and the Corporations Act and any other applicable laws and regulations of Australian governmental and regulatory bodies as amended from time to time.

2. SERVICES

We will provide the following services to you under these terms & conditions:

- providing execution only services for transactions in securities;
- providing non-discretionary y financial product advice in relation to securities
- providing other broking and dealing services incidental to the above
- any other financial services as may be Requested by you and agreed by us

You authorize us to act as your agent in connection with each securities transaction which we execute on your behalf.

3. DISCRETION

We may, in our absolute discretion and without prior notice to you, refuse to accept or execute any order from you. If this happens, we will endeavor to notify you of that refusal as soon as practicable.

Without limitation, we reserve the right to refuse to execute an order on your behalf where the original instructions are more than one calendar month old or where the security has been subject to a trading halt and you have not subsequently reconfirmed your instructions.

4. PAYMENT AND SETTLEMENT

ASX requires all securities transactions to be settled within 3 Business Days (T+3). After you place an order to buy or sell securities and the order is executed, we will send to you immediately by post or electronically, a confirmation (formerly referred to as a “contract note”) in relation to the transaction.

The confirmation will record the transaction and include the price of the securities, brokerage and government charges. Each confirmation is issued subject to the constitution, Business Rules, customs and usages of the ASX. You warrant to us that at all times you will be in a position to meet all of your commitments arising out of the transactions conducted by us on your behalf weather on the ASX or any other exchange.

You agree to pay for any security purchased on your account in cleared funds in Australian dollars and deliver any securities sold for your account on or before the settlement date.

You agree to pay on demand all balances owing with respect to your account. The amount payable by you in relation to any purchase shall include all brokerage, taxes, costs, duties, administration fees and charges in respect thereof. These are also payable on or before the settlement date for the relevant securities transaction

5. DEFAULT

You agree that:

- if we have sent you a confirmation in relation to a purchase of securities and you fail to meet your settlement obligations in accordance with the terms stated in the confirmation, then we may, at any time after the settlement date stated in the confirmation and without further demand, sell the securities the subject of the confirmation at your risk and expense, which expense may include brokerage; and
- if we have sent you a confirmation in relation to a sale of securities and you fail to meet your settlement obligations in accordance with the terms stated in the confirmation, then we may, at any time after the settlement date stated in the confirmation and without further demand, buy the securities necessary to fulfil your settlement obligations at your risk and expense, which expense may include brokerage.

6. INTEREST CHARGES, COMMISSIONS, FEES

We reserve the right to impose a default fee in relation to any late payment by you in connection with a securities transaction.

You agree to pay all costs incurred by us where you fail to make good delivery in respect of sales, or pay for purchases, by the due settlement date.

Subject to any discounts or special rates which we may agree with you from time to time (either in relation to particular transactions or generally), you agree to pay our standard fees and rates of commission for the provision of services under this Agreement as notified to you by us from time to time.

7. CORRECTION OF ERRORS

You must check that the details in each confirmation are correct and advise us immediately of any errors. We may, at any time, reissue a confirmation in order to correct any errors or omissions, and these terms and conditions shall be binding with respect to the reissued confirmation.

8. MISCELLANEOUS

Any notice given or demand by either party, or confirmation issued by us, shall be deemed to have been received on the Business Day following the transmission or posting of the notice, demand or confirmation.

You agree that our contractual relationship shall be governed by the laws and the exclusive jurisdiction of New South Wales , Australia.

You expressly authorise us to disclose information relating to you and your transactions with us to the Australian governmental and regulatory bodies where they are entitled to demand such information under applicable laws and regulations.