

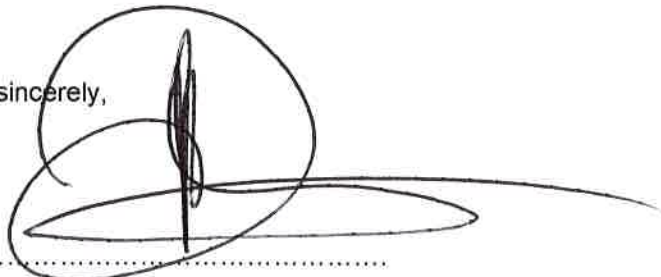
NO ADVICE ACKNOWLEDGEMENT/CLIENT AUTHORITY

Name of Superfund: Abraham Superfund

Address of Superfund: 1501 Bells Line Of Road KURRAJONG HEIGHTS NSW 2758

1. We hereby appoint ESUPERFUND to act for the above mentioned Superannuation Fund.
2. We acknowledge that we have not completed a Fact Find detailing our particular investment information as we do not require ESUPERFUND to provide financial advice on our investments or financial needs.
3. We acknowledge that ESUPERFUND and its representatives have not provided financial advice and accordingly have not taken into account our objectives, financial situation or needs.
4. We acknowledge that any Product Disclosure Statement, Financial Services Guide, Information Statements and Terms and Conditions in relation to any investment permitted under the ESUPERFUND platform is available electronically and will be in PDF format. We have access to the appropriate program that will allow us to open, read, save and print the Disclosure documents.
5. We acknowledge that each Product Disclosure Statement is an important document which should be read carefully.
6. We acknowledge that we have read the Terms and Conditions (including the Privacy Policy) from ESUPERFUND located at <http://www.esuperfund.com.au> "Disclosures".
7. We acknowledge that ESUPERFUND will not be responsible for any loss resulting from the adverse performance of our investments.
8. We acknowledge that we do not wish to be offered annual reviews on our investments or financial needs.
9. We acknowledge that ESUPERFUND only provides Accounting and Taxation Services for our Self Managed Super Fund.
10. We acknowledge that ESUPERFUND does not provide Investment Advice in relation to the operation of our Self Managed Super Fund.

Yours sincerely,



.....
Daniel Abraham
In the capacity as Director of
2115 PTY LTD
(ACN 642 078 635)
ATF Abraham Superfund

SIGN HERE



HOW WE ARE PAID

When you agree to ESUPERFUND's Financial Services Guide and by signing and returning the documents contained in this pdf, you acknowledge and agree that you:

1) understand that you may use the products and/or services of a third party through ESUPERFUND and that if you do so, a commission(s) as set out in ESUPERFUND's Financial Services Guide may be paid to ESUPERFUND (which are reproduced below).

2) consent to the third party giving ESUPERFUND the commission(s) set out in the Financial Services Guide (as replicated in this document) and consent to ESUPERFUND receiving the commission from those third parties.

ESUPERFUND receives payments from the following Financial Institutions (please note commission rates are exclusive of GST):

CommSec Shares: For Share Trades under \$25,000 a commission of up to \$15.76 per trade is payable to ESUPERFUND by CommSec. For Share Trades over \$25,000 a commission of up to 0.062% per trade is payable to ESUPERFUND by CommSec. The brokerage rates payable by your SMSF on share trades with CommSec are detailed on our website [here](#). The commission paid to ESUPERFUND on share trades with CommSec is not in addition to the published brokerage rates on our website. Your SMSF will only pay the brokerage rates published on our website and the brokerage will in turn be shared between ESUPERFUND and CommSec.

EBROKING Shares: For Share Trades under \$25,000 a commission of up to \$16.75 per trade is payable to ESUPERFUND by CMC Markets Stockbroking. For Share Trades over \$25,000 a commission of up to 0.075% per trade is payable to ESUPERFUND by CMC Markets Stockbroking. The brokerage rates payable by your SMSF on share trades with EBROKING are detailed on our website [here](#). The commission paid to ESUPERFUND on share trades with EBROKING is not in addition to the published brokerage rates on our website. Your SMSF will only pay the brokerage rates published on our website and the brokerage will in turn be shared between ESUPERFUND and CMC Markets Stockbroking.

CommSec Options: For Option Trades under \$10,000 a commission of up to \$11.77 per trade is payable to ESUPERFUND by CommSec. For Option Trades over \$10,000 a commission of up to 0.118% per trade is payable to ESUPERFUND by CommSec. The brokerage rates payable by your SMSF on option trades with CommSec are detailed on our website [here](#). The commission paid to ESUPERFUND on option trades with CommSec is not in addition to the published brokerage rates on our website. Your SMSF will only pay the brokerage rates published on our website and the brokerage will in turn be shared between ESUPERFUND and CommSec.

EBROKING Options: For Option Trades under \$10,000 a commission of up to \$9.95 per trade is payable to ESUPERFUND by CMC Markets Stockbroking. For Option Trades over \$10,000 a commission of up to 0.123% per trade is payable to ESUPERFUND by EBROKING. The brokerage rates payable by your SMSF on option trades with EBROKING are detailed on our website. The commission paid to ESUPERFUND on option trades with EBROKING is not in addition to the published brokerage rates on our website. Your SMSF will only pay the brokerage rates

published on our website and the brokerage will in turn be shared between ESUPERFUND and CMC Markets Stockbroking.

CMC Markets CFDs: Commission payable on CFD Trades with CMC Markets APAC is detailed in the table below. The brokerage rates payable by your SMSF on CFD trades with CMC Markets APAC are detailed on the CMC Markets website. The commission paid to ESUPERFUND on CFD trades with CMC Markets is not in addition to the published brokerage rates on the CMC Markets website. Your SMSF will only pay the brokerage rates published on the CMC Markets website and the brokerage will in turn be shared between ESUPERFUND and CMC Markets. Commission is paid to ESUPERFUND as follows:

- A percentage rebate on the Level 1 Price Spread charged in respect of the CMC Markets CFD as set out in the table below;

- plus a basis point rebate on any holding rate in respect of the CMC Markets CFD as set out in the table below;

- less any rebate paid to the CMC Markets CFD Account based on the volume of trades made by that CMC Markets CFD Account pursuant to any rebate offered to any Clients in CMC Markets APAC's sole discretion.

Given that the commission payable to ESUPERFUND may not be readily ascertainable, you may request particulars of the remuneration (including commission) received by ESUPERFUND from CMC Markets but that request must be made within a reasonable time after you are given this FSG and before any financial service offered by CMC Markets in this FSG is provided to you.

% of L1 Core Spread		
% of L1 Core Spread	RBT	Holding Rate Rebate
SHARES	25%	60 bps
INDICES	20%	60 bps
COMMODITIES	20%	N/A
CURRENCIES	20%	75 bps
TREASURIES	12%	0 bps

FP Markets: Commission payable on Trades with FP Markets is detailed in the table below. The brokerage rates payable by your SMSF on trades with FP Markets are detailed on the FP Markets website. The commission paid to ESUPERFUND on trades with FP Markets is not in addition to the published brokerage rates on the FP Markets website. Your SMSF will only pay the brokerage rates published on the FP Markets website and the brokerage will in turn be shared between ESUPERFUND and FP Markets. Commission is paid to ESUPERFUND as follows:

ASX CFDs	3bp of Contract Value transaction fee
ASX Financing	+/-1.2% p.a financing fee payable monthly in arrears
SGX CFDs	3bp of Contract Value transaction fee
SG X Financing	+1.12%/-1.40% p.a financing fee payable monthly in arrears
HKE CFDs	3bp of Contract Value transaction fee
HKE Financing	+1.2%/-1.40% p.a financing fee payable monthly in arrears

LSE CFDs	3bp of Contract Value transaction fee
LSE Financing	+/-1.4% p.a financing fee payable monthly in arrears
ETR CFDs	3bp of Contract Value transaction fee
ETR Financing	+/-1.4% p.a financing fee payable monthly in arrears
NYS & NAS CFDs	0.25 cents per Share
NYS & NAS Financing	+/-1.4% p.a financing fee payable monthly in arrears
SFE Futures	\$5 per contract
CME Futures	\$5 USD per contract
CBT	\$5 USD per contract
ERX	€5 per contract
LIF	£3 per contract
FX	0.15bps

CommonWealth Bank Accelerator Cash Account and ANZ V2 Plus Bank Transaction Account: Commission is payable up to 0.60% per annum of the cash balance. The commission paid to ESUPERFUND on the cash balance does not reduce the published interest rate on the ESUPERFUND website which can be found [here](#).

ING Direct Bank Deposit Products: Commission is payable up to 0.20% per annum of the cash balance. The interest rate receivable on the ING Bank Products is detailed on the ING Direct website. The interest rate for the ING Direct terms deposit can be found [here](#). The commission paid to ESUPERFUND on the cash balance does not reduce the published interest rate on the ING Direct website. Your SMSF will receive the interest rate published on the ING Direct website and the commission will be paid to ESUPERFUND by the bank directly.

AMP Term Deposits: Commission is payable up to 0.20% per annum of the cash balance. The interest rate receivable on the AMP Term Deposits is detailed on the ESUPERFUND website [here](#). The commission paid to ESUPERFUND on the cash balance does not reduce the published interest rate on the ESUPERFUND website. Your SMSF will receive the interest rate published on our website and the commission will be paid to ESUPERFUND by the bank directly.

Macquarie Bank Term Deposits: Commission is payable up to 0.20% per annum of the cash balance. The interest rate receivable on the Macquarie Bank Term Deposits is detailed on the ESUPERFUND website [here](#). The commission paid to ESUPERFUND on the cash balance does not reduce the published interest rate on the ESUPERFUND website. Your SMSF will receive the interest rate published on our website and the commission will be paid to ESUPERFUND by the bank directly.

Zurich Australia Limited (previously known as Macquarie FutureWise Insurance): Commission is payable up to 20% per annum of the Insurance Premium.

AIA Insurance: Commission is payable up to 27.5% per annum of the Insurance Premium.

Payments from our clients Share, Options and CFD Trading activities, are included in the Brokerage Fees you pay to the relevant Broker for each trade as disclosed on our website. The Broker in turn will split the brokerage with ESUPERFUND as disclosed above. In relation to payments for all other activities, the payment is paid by the Financial Institution directly to ESUPERFUND and not by you. Please note that the information in relation to Brokerage Fees, Interest Rates and Other fees and charges in this document or our website, will prevail if there are inconsistencies between the ESUPERFUND Financial Services Guide and the relevant Financial Institution's FSG or Terms and Conditions.

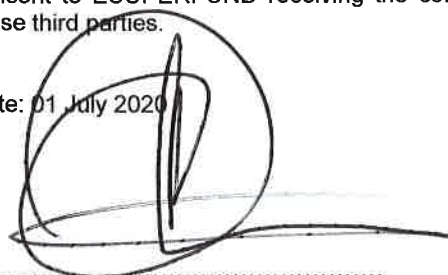
Credit Products

ESUPERFUND receives commission payments in respect of certain credit products made available through the ESUPERFUND service. Details of these arrangements are set out in ESUPERFUND's Credit Guide which you can access from the 'Disclosures' section of our website.

Consent

I acknowledge and agree that I may use the products and/or services of a third party through ESUPERFUND and that if I do so, a commission(s) as set out in this document and the Financial Services Guide may be paid to ESUPERFUND. I consent to the third party giving ESUPERFUND the commission(s) set out in the Financial Services Guide as replicated in this document and I consent to ESUPERFUND receiving the commission from those third parties.

Date: 01 July 2020



.....
Daniel Abraham

SIGN HERE

