

BUY TRADE CONFIRMATION (TAX INVOICE)

This trade confirmation is issued subject to the terms and conditions set out on the reverse.

CLIENT DETAILS

MRS J DICKSON & MR J DICKSON
<DICKSON RETIREMENT FUND A/C>
1113 PACIFIC HIGHWAY
COWAN NSW 2081

RECORDED REGISTRATION DETAILS

MRS JULIE DICKSON
MR JOHN DICKSON
<DICKSON RETIREMENT FUND A/C>
1113 PACIFIC HIGHWAY
COWAN NSW 2081

SECURITY DETAILS

We bought for you		
Security	AAPL.NAS	Please note this trade is not covered by the National Guarantee Fund
Security Name	Apple Inc	

Trade Date	09/03/2022	Trade Confirmation Number	10069473
Settlement Date	11/03/2022	Client Account Number	521595
		Adviser Name	Kerri Stevens

MARKET CURRENCY

Currency	USD
Quantity	170
Executed Price	161.4059
Consideration	27,439.00
FX Conversion	USD/AUD
FX Rate	0.7258

SETTLEMENT CURRENCY

Currency	AUD
Quantity	170
Executed Price	\$222.3834
Consideration	\$37,805.18
Stamp Duty & Local Taxes	\$0.00
Brokerage	\$378.05
Amount now due and payable	\$38,183.23

It is important that you keep this invoice for your records and in particular for taxation purposes.

Unless we hear from you before the settlement day we will be debiting your MACQUARIE CMA REAL TIME account number ****90067 branch number 18*-**2 with the amount due on the settlement day.

This trade confirmation is subject to, and the client to whom this trade confirmation is issued (the "client") agrees to be bound by, the terms and conditions below. Unless otherwise notified these terms and conditions apply (modified as necessary) to all transactions executed by Bell Potter Securities Limited ("Bell Potter") on the client's behalf.

Australian Securities and Investments Commission (ASIC)

This trade confirmation is issued subject to the: directions, decisions and requirements of the Market Operator, the ASIC Market Integrity Rules, the Market Operating Rules, the ASX Clear Operating Rules and where relevant, the Settlement Rules; the customs and usages of the Market and the correction of errors and omissions.

Settlement Date

In this trade confirmation, the "settlement date" is the time for payment or delivery specified on the face of this trade confirmation or, if no time is specified, in accordance with the ASX or Chi-X Operating or Settlement Rules and guidelines.

Purchases

Payment for purchases must be received by Bell Potter by the settlement date. Bell Potter may demand immediate payment or appropriate moneys to satisfy this obligation at any time after execution of the purchase. Payment in cash is not acceptable.

An ASX or Chi-X Market Participant buying for a principal is not liable for calls after settlement. If financial products in a restricted ownership company have been purchased, please complete and return the enclosed declaration

Sales

All required security holder information (including Shareholder Reference Numbers ("SRNs")) and, if sponsored by another broker, Holder Identification Numbers ("HINs") and documentation (including certificates (if any)) for the financial products sold must be delivered to Bell Potter by the settlement date. The client authorises Bell Potter to appropriate any financial products sponsored or otherwise held on the client's behalf to satisfy this obligation. Bell Potter may demand immediate delivery or appropriate financial products at any time after execution of sale. Credits in respect of sales are not available until the latest of:

- settlement of the sale;
- all required security holder information and documentation has been delivered; and
- all amounts due by the client to Bell Potter have been paid.

Registration

Please ensure all details on the face of the trade confirmation are correct for registration purposes.

Interest

If the client fails to pay an amount by the due date for payment, the client must immediately pay to Bell Potter, on demand, interest at a rate of 6% per annum in addition to ANZ's base rate, calculated and payable daily, computed from the due date for payment until the amount is paid in full.

Brokerage and other charges

The client must pay or reimburse to Bell Potter by the settlement date all brokerage, commission, fees, taxes, duties and other amounts specified on the front of this trade confirmation in respect of the sale or purchase of financial products and must immediately pay or reimburse to Bell Potter any other such amounts specified on the front of this trade confirmation (together with any GST payable on such amounts).

Failure to settle

If the client fails to make payment or deliver any security holder information or documents to Bell Potter by the settlement date ("fails to settle"), Bell Potter may:

- charge a fail fee calculated by reference to the additional cost which may be incurred by Bell Potter as a result of the client's failure to settle;
- sell out any financial products purchased or otherwise held on the client's behalf (with the client being fully responsible for any loss in connection with such sale) and apply the proceeds in reduction of the client's liability to Bell Potter and to recover Bell Potter's costs in so acting;
- buy in any financial products to close out any unsettled sale (with the client being fully responsible for the costs of any such buy in and any loss in connection with such sale).

Indemnity

The client will indemnify, keep indemnified and hold harmless Bell Potter from all claims, losses, actions, demands, amounts, proceedings, liabilities, damages and costs (including legal costs on a solicitor and client basis) whatsoever and howsoever arising, paid, suffered or incurred by Bell Potter directly or indirectly arising out of or in connection with undertaking the client's instructions in respect of any purchase or sale of financial products or any failure of the client to strictly comply with the provisions of this trade confirmation or otherwise.

Appropriations

Bell Potter may pay, appropriate or allocate (as the case requires) all credits of and all moneys received from or on behalf of the client as it thinks fit in order to satisfy or discharge any amount owed by the client to Bell Potter on any account whatsoever, Bell Potter is not liable to the client in connection with any such payment, appropriation or allocation.

Documentation

If financial products are purchased or sold by the client pursuant to a power of attorney or on behalf of a trust or deceased estate, the client must forward to Bell Potter by the settlement date (unless previously sighted by it) a certified copy of the relevant Power of Attorney, Trust Deed, Letter of Administration or Probate or other relevant documents (as the case requires).

General

If the client consists of more than one person these terms and conditions bind them jointly and severally. The client warrants that each purchase and sale of financial products undertaken by Bell Potter on its behalf complies with all laws, the ASX or Chi-X Operating Rules and ASIC Market Integrity Rules.

Payment Instructions

Payment is due within 3 business days of the date of purchase and Bell Potter Securities Limited may demand the payment of interest on overdue amounts as specified above. For client accounts that require Delivery versus Payment matching to effect settlement, the client account needs to be fully funded with the third party settlement agent prior to 6pm EST on the second business day after the trade date.

Additional risks of trading on international markets to be considered by the investor:

Changes in currency exchange rates

When the exchange rate between the foreign currency of an international investment and the Australian dollar changes, it can increase or reduce your investment return. Foreign companies trade and pay dividends in the currency of their local market. When you receive dividends or sell your international investment, you will need to convert the cash you receive into Australian dollars. During a period when the foreign currency is strong compared to the Australian dollar, this strength increases your investment return because your foreign earnings translate into more Australian dollars. If the foreign currency weakens compared to the Australian dollar, this weakness reduces your investment return because your earnings translate into fewer Australian dollars. In addition to exchange rates, you should be aware that some countries may impose foreign currency controls that restrict or delay you from moving currency out of a country.

Political, regulatory, economic and social events

It is difficult for investors to understand all the political, regulatory, economic, and social factors that influence foreign markets. These factors provide diversification, but they also contribute to the risk of international investing.

Lack of liquidity

Foreign markets may have lower trading volumes and fewer listed companies. They may only be open a few hours a day. Some countries restrict the amount or type of stocks that foreign investors may purchase. You may have to pay premium prices to buy a foreign security and have difficulty finding a buyer when you want to sell.

Less information

Many foreign companies do not provide investors with the same type of information as Australian public companies. It may be difficult to locate up-to-date information, and the information the company publishes may not be in English.

Different market operations

Foreign markets often operate differently from the Australian trading markets. For example, there may be different periods for clearance and settlement of securities transactions. Some foreign markets may not report stock trades as quickly as Australian markets. Rules providing for the safekeeping of shares held by custodian banks or depositories may not be as well developed in some foreign markets, with the risk that your shares may not be protected if the custodian has credit problems or fails.

Legal Rights

International shares purchased on a recognised foreign stock exchange are not provided the protection of the National Guarantee Fund afforded to ASX Participants and the Chi-X compensation fund for Chi-X Australia Participants.

IF YOU ARE SETTLING BY CHEQUE PLEASE RETURN THE DEPOSIT SLIP WITH YOUR CHEQUE

PAYMENT OPTIONS

Telephone & Internet Banking – BPay
Contact your participating financial institution to make this payment from your cheque or savings account. When prompted enter our Biller Code and the Reference number (listed overleaf)

Bank

Present the Deposit Slip on the reverse with your cheque or cash payment at any ANZ Bank branch (fees and/or delays may be incurred if deposited at another bank). Deposit of funds is requested by the day before Settlement Date to ensure payment by Settlement Date.

POST

Attach your cheque to this payment slip and return to:
Bell Potter Securities Limited – Acct. Name or Number
GPO Box 4718 Melbourne VIC 3001
Alternatively your local Bell Potter branch as shown on the reverse side of this trade confirmation.

BUY TRADE CONFIRMATION (TAX INVOICE)

This trade confirmation is issued subject to the terms and conditions set out on the reverse.

CLIENT DETAILS

MRS J DICKSON & MR J DICKSON
<DICKSON RETIREMENT FUND A/C>
1113 PACIFIC HIGHWAY
COWAN NSW 2081

RECORDED REGISTRATION DETAILS

MRS JULIE DICKSON
MR JOHN DICKSON
<DICKSON RETIREMENT FUND A/C>
1113 PACIFIC HIGHWAY
COWAN NSW 2081

SECURITY DETAILS**We bought for you**

Security V.NYS
Security Name Visa Inc

Please note this trade is not covered by the National Guarantee Fund

Trade Date 17/11/2021
Settlement Date 19/11/2021

Trade Confirmation Number 10064710
Client Account Number 521595
Adviser Name Kerri Stevens

MARKET CURRENCY

Currency USD
Quantity 120
Executed Price 205.5900
Consideration 24,670.80
FX Conversion USD/AUD
FX Rate 0.7233

SETTLEMENT CURRENCY

Currency AUD
Quantity 120
Executed Price \$284.2389
Consideration \$34,108.67
Stamp Duty & Local Taxes \$0.00
Brokerage \$341.09

Amount now due and payable **\$34,449.76**

It is important that you keep this invoice for your records and in particular for taxation purposes.

Unless we hear from you before the settlement day we will be debiting your MACQUARIE CMA REAL TIME account number ****90067 branch number 18*-**2 with the amount due on the settlement day.

This trade confirmation is subject to, and the client to whom this trade confirmation is issued (the "client") agrees to be bound by, the terms and conditions below. Unless otherwise notified these terms and conditions apply (modified as necessary) to all transactions executed by Bell Potter Securities Limited ("Bell Potter") on the client's behalf.

Australian Securities and Investments Commission (ASIC)

This trade confirmation is issued subject to the: directions, decisions and requirements of the Market Operator, the ASIC Market Integrity Rules, the Market Operating Rules, the ASX Clear Operating Rules and where relevant, the Settlement Rules; the customs and usages of the Market and the correction of errors and omissions.

Settlement Date

In this trade confirmation, the "settlement date" is the time for payment or delivery specified on the face of this trade confirmation or, if no time is specified, in accordance with the ASX or Chi-X Operating or Settlement Rules and guidelines.

Purchases

Payment for purchases must be received by Bell Potter by the settlement date. Bell Potter may demand immediate payment or appropriate moneys to satisfy this obligation at any time after execution of the purchase. Payment in cash is not acceptable.

An ASX or Chi-X Market Participant buying for a principal is not liable for calls after settlement. If financial products in a restricted ownership company have been purchased, please complete and return the enclosed declaration

Sales

All required security holder information (including Shareholder Reference Numbers ("SRNs")) and, if sponsored by another broker, Holder Identification Numbers ("HINs") and documentation (including certificates (if any)) for the financial products sold must be delivered to Bell Potter by the settlement date. The client authorises Bell Potter to appropriate any financial products sponsored or otherwise held on the client's behalf to satisfy this obligation. Bell Potter may demand immediate delivery or appropriate financial products at any time after execution of sale. Credits in respect of sales are not available until the latest of:

- settlement of the sale;
- all required security holder information and documentation has been delivered; and
- all amounts due by the client to Bell Potter have been paid.

Registration

Please ensure all details on the face of the trade confirmation are correct for registration purposes.

Interest

If the client fails to pay an amount by the due date for payment, the client must immediately pay to Bell Potter, on demand, interest at a rate of 6% per annum in addition to ANZ's base rate, calculated and payable daily, computed from the due date for payment until the amount is paid in full.

Brokerage and other charges

The client must pay or reimburse to Bell Potter by the settlement date all brokerage, commission, fees, taxes, duties and other amounts specified on the front of this trade confirmation in respect of the sale or purchase of financial products and must immediately pay or reimburse to Bell Potter any other such amounts specified on the front of this trade confirmation (together with any GST payable on such amounts).

Failure to settle

If the client fails to make payment or deliver any security holder information or documents to Bell Potter by the settlement date ("fails to settle"), Bell Potter may:

- charge a fail fee calculated by reference to the additional cost which may be incurred by Bell Potter as a result of the client's failure to settle;
- sell out any financial products purchased or otherwise held on the client's behalf (with the client being fully responsible for any loss in connection with such sale) and apply the proceeds in reduction of the client's liability to Bell Potter and to recover Bell Potter's costs in so acting;
- buy in any financial products to close out any unsettled sale (with the client being fully responsible for the costs of any such buy in and any loss in connection with such sale).

Indemnity

The client will indemnify, keep indemnified and hold harmless Bell Potter from all claims, losses, actions, demands, amounts, proceedings, liabilities, damages and costs (including legal costs on a solicitor and client basis) whatsoever and howsoever arising, paid, suffered or incurred by Bell Potter directly or indirectly arising out of or in connection with undertaking the client's instructions in respect of any purchase or sale of financial products or any failure of the client to strictly comply with the provisions of this trade confirmation or otherwise.

Appropriations

Bell Potter may pay, appropriate or allocate (as the case requires) all credits of and all moneys received from or on behalf of the client as it thinks fit in order to satisfy or discharge any amount owed by the client to Bell Potter on any account whatsoever, Bell Potter is not liable to the client in connection with any such payment, appropriation or allocation.

Documentation

If financial products are purchased or sold by the client pursuant to a power of attorney or on behalf of a trust or deceased estate, the client must forward to Bell Potter by the settlement date (unless previously sighted by it) a certified copy of the relevant Power of Attorney, Trust Deed, Letter of Administration or Probate or other relevant documents (as the case requires).

General

If the client consists of more than one person these terms and conditions bind them jointly and severally. The client warrants that each purchase and sale of financial products undertaken by Bell Potter on its behalf complies with all laws, the ASX or Chi-X Operating Rules and ASIC Market Integrity Rules.

Payment Instructions

Payment is due within 3 business days of the date of purchase and Bell Potter Securities Limited may demand the payment of interest on overdue amounts as specified above. For client accounts that require Delivery versus Payment matching to effect settlement, the client account needs to be fully funded with the third party settlement agent prior to 6pm EST on the second business day after the trade date.

Additional risks of trading on international markets to be considered by the investor:

Changes in currency exchange rates

When the exchange rate between the foreign currency of an international investment and the Australian dollar changes, it can increase or reduce your investment return. Foreign companies trade and pay dividends in the currency of their local market. When you receive dividends or sell your international investment, you will need to convert the cash you receive into Australian dollars. During a period when the foreign currency is strong compared to the Australian dollar, this strength increases your investment return because your foreign earnings translate into more Australian dollars. If the foreign currency weakens compared to the Australian dollar, this weakness reduces your investment return because your earnings translate into fewer Australian dollars. In addition to exchange rates, you should be aware that some countries may impose foreign currency controls that restrict or delay you from moving currency out of a country.

Political, regulatory, economic and social events

It is difficult for investors to understand all the political, regulatory, economic, and social factors that influence foreign markets. These factors provide diversification, but they also contribute to the risk of international investing.

Lack of liquidity

Foreign markets may have lower trading volumes and fewer listed companies. They may only be open a few hours a day. Some countries restrict the amount or type of stocks that foreign investors may purchase. You may have to pay premium prices to buy a foreign security and have difficulty finding a buyer when you want to sell.

Less information

Many foreign companies do not provide investors with the same type of information as Australian public companies. It may be difficult to locate up-to-date information, and the information the company publishes may not be in English.

Different market operations

Foreign markets often operate differently from the Australian trading markets. For example, there may be different periods for clearance and settlement of securities transactions. Some foreign markets may not report stock trades as quickly as Australian markets. Rules providing for the safekeeping of shares held by custodian banks or depositories may not be as well developed in some foreign markets, with the risk that your shares may not be protected if the custodian has credit problems or fails.

Legal Rights

International shares purchased on a recognised foreign stock exchange are not provided the protection of the National Guarantee Fund afforded to ASX Participants and the Chi-X compensation fund for Chi-X Australia Participants.

IF YOU ARE SETTLING BY CHEQUE PLEASE RETURN THE DEPOSIT SLIP WITH YOUR CHEQUE

PAYMENT OPTIONS

Telephone & Internet Banking – BPay
Contact your participating financial institution to make this payment from your cheque or savings account. When prompted enter our Biller Code and the Reference number (listed overleaf)

Bank

Present the Deposit Slip on the reverse with your cheque or cash payment at any ANZ Bank branch (fees and/or delays may be incurred if deposited at another bank). Deposit of funds is requested by the day before Settlement Date to ensure payment by Settlement Date.

POST

Attach your cheque to this payment slip and return to:
Bell Potter Securities Limited – Acct. Name or Number
GPO Box 4718 Melbourne VIC 3001
Alternatively your local Bell Potter branch as shown on the reverse side of this trade confirmation.

BUY TRADE CONFIRMATION (TAX INVOICE)

This trade confirmation is issued subject to the terms and conditions set out on the reverse.

CLIENT DETAILS

MRS J DICKSON & MR J DICKSON
<DICKSON RETIREMENT FUND A/C>
1113 PACIFIC HIGHWAY
COWAN NSW 2081

RECORDED REGISTRATION DETAILS

MRS JULIE DICKSON
MR JOHN DICKSON
<DICKSON RETIREMENT FUND A/C>
1113 PACIFIC HIGHWAY
COWAN NSW 2081

SECURITY DETAILS**We bought for you**

Security AZN.LON
Security Name AstraZeneca PLC

Please note this trade is not covered by the National Guarantee Fund

Trade Date 22/12/2020
Settlement Date 24/12/2020

Trade Confirmation Number 10047708
Client Account Number 521595
Adviser Name Kerri Stevens

MARKET CURRENCY

Currency GBP
Quantity 80
Executed Price 73.6400
Consideration 5,891.20
FX Conversion GBP/AUD
FX Rate 0.5608

SETTLEMENT CURRENCY

Currency AUD
Quantity 80
Executed Price \$131.3077
Consideration \$10,504.62
Stamp Duty & Local Taxes \$52.52
Brokerage \$150.00

Amount now due and payable **\$10,707.14**

It is important that you keep this invoice for your records and in particular for taxation purposes.

Unless we hear from you before the settlement day we will be debiting your MACQUARIE CMA REAL TIME account number ****90067 branch number 18*-**2 with the amount due on the settlement day.

This trade confirmation is subject to, and the client to whom this trade confirmation is issued (the "client") agrees to be bound by, the terms and conditions below. Unless otherwise notified these terms and conditions apply (modified as necessary) to all transactions executed by Bell Potter Securities Limited ("Bell Potter") on the client's behalf.

Australian Securities and Investments Commission (ASIC)

This trade confirmation is issued subject to the: directions, decisions and requirements of the Market Operator, the ASIC Market Integrity Rules, the Market Operating Rules, the ASX Clear Operating Rules and where relevant, the Settlement Rules; the customs and usages of the Market and the correction of errors and omissions.

Settlement Date

In this trade confirmation, the "settlement date" is the time for payment or delivery specified on the face of this trade confirmation or, if no time is specified, in accordance with the ASX or Chi-X Operating or Settlement Rules and guidelines.

Purchases

Payment for purchases must be received by Bell Potter by the settlement date. Bell Potter may demand immediate payment or appropriate moneys to satisfy this obligation at any time after execution of the purchase. Payment in cash is not acceptable.

An ASX or Chi-X Market Participant buying for a principal is not liable for calls after settlement. If financial products in a restricted ownership company have been purchased, please complete and return the enclosed declaration

Sales

All required security holder information (including Shareholder Reference Numbers ("SRNs")) and, if sponsored by another broker, Holder Identification Numbers ("HINs") and documentation (including certificates (if any)) for the financial products sold must be delivered to Bell Potter by the settlement date. The client authorises Bell Potter to appropriate any financial products sponsored or otherwise held on the client's behalf to satisfy this obligation. Bell Potter may demand immediate delivery or appropriate financial products at any time after execution of sale. Credits in respect of sales are not available until the latest of:

- settlement of the sale;
- all required security holder information and documentation has been delivered; and
- all amounts due by the client to Bell Potter have been paid.

Registration

Please ensure all details on the face of the trade confirmation are correct for registration purposes.

Interest

If the client fails to pay an amount by the due date for payment, the client must immediately pay to Bell Potter, on demand, interest at a rate of 6% per annum in addition to ANZ's base rate, calculated and payable daily, computed from the due date for payment until the amount is paid in full.

Brokerage and other charges

The client must pay or reimburse to Bell Potter by the settlement date all brokerage, commission, fees, taxes, duties and other amounts specified on the front of this trade confirmation in respect of the sale or purchase of financial products and must immediately pay or reimburse to Bell Potter any other such amounts specified on the front of this trade confirmation (together with any GST payable on such amounts).

Failure to settle

If the client fails to make payment or deliver any security holder information or documents to Bell Potter by the settlement date ("fails to settle"), Bell Potter may:

- charge a fail fee calculated by reference to the additional cost which may be incurred by Bell Potter as a result of the client's failure to settle;
- sell out any financial products purchased or otherwise held on the client's behalf (with the client being fully responsible for any loss in connection with such sale) and apply the proceeds in reduction of the client's liability to Bell Potter and to recover Bell Potter's costs in so acting;
- buy in any financial products to close out any unsettled sale (with the client being fully responsible for the costs of any such buy in and any loss in connection with such sale).

Indemnity

The client will indemnify, keep indemnified and hold harmless Bell Potter from all claims, losses, actions, demands, amounts, proceedings, liabilities, damages and costs (including legal costs on a solicitor and client basis) whatsoever and howsoever arising, paid, suffered or incurred by Bell Potter directly or indirectly arising out of or in connection with undertaking the client's instructions in respect of any purchase or sale of financial products or any failure of the client to strictly comply with the provisions of this trade confirmation or otherwise.

Appropriations

Bell Potter may pay, appropriate or allocate (as the case requires) all credits of and all moneys received from or on behalf of the client as it thinks fit in order to satisfy or discharge any amount owed by the client to Bell Potter on any account whatsoever, Bell Potter is not liable to the client in connection with any such payment, appropriation or allocation.

Documentation

If financial products are purchased or sold by the client pursuant to a power of attorney or on behalf of a trust or deceased estate, the client must forward to Bell Potter by the settlement date (unless previously sighted by it) a certified copy of the relevant Power of Attorney, Trust Deed, Letter of Administration or Probate or other relevant documents (as the case requires).

General

If the client consists of more than one person these terms and conditions bind them jointly and severally. The client warrants that each purchase and sale of financial products undertaken by Bell Potter on its behalf complies with all laws, the ASX or Chi-X Operating Rules and ASIC Market Integrity Rules.

Payment Instructions

Payment is due within 3 business days of the date of purchase and Bell Potter Securities Limited may demand the payment of interest on overdue amounts as specified above. For client accounts that require Delivery versus Payment matching to effect settlement, the client account needs to be fully funded with the third party settlement agent prior to 6pm EST on the second business day after the trade date.

Additional risks of trading on international markets to be considered by the investor:

Changes in currency exchange rates

When the exchange rate between the foreign currency of an international investment and the Australian dollar changes, it can increase or reduce your investment return. Foreign companies trade and pay dividends in the currency of their local market. When you receive dividends or sell your international investment, you will need to convert the cash you receive into Australian dollars. During a period when the foreign currency is strong compared to the Australian dollar, this strength increases your investment return because your foreign earnings translate into more Australian dollars. If the foreign currency weakens compared to the Australian dollar, this weakness reduces your investment return because your earnings translate into fewer Australian dollars. In addition to exchange rates, you should be aware that some countries may impose foreign currency controls that restrict or delay you from moving currency out of a country.

Political, regulatory, economic and social events

It is difficult for investors to understand all the political, regulatory, economic, and social factors that influence foreign markets. These factors provide diversification, but they also contribute to the risk of international investing.

Lack of liquidity

Foreign markets may have lower trading volumes and fewer listed companies. They may only be open a few hours a day. Some countries restrict the amount or type of stocks that foreign investors may purchase. You may have to pay premium prices to buy a foreign security and have difficulty finding a buyer when you want to sell.

Less information

Many foreign companies do not provide investors with the same type of information as Australian public companies. It may be difficult to locate up-to-date information, and the information the company publishes may not be in English.

Different market operations

Foreign markets often operate differently from the Australian trading markets. For example, there may be different periods for clearance and settlement of securities transactions. Some foreign markets may not report stock trades as quickly as Australian markets. Rules providing for the safekeeping of shares held by custodian banks or depositories may not be as well developed in some foreign markets, with the risk that your shares may not be protected if the custodian has credit problems or fails.

Legal Rights

International shares purchased on a recognised foreign stock exchange are not provided the protection of the National Guarantee Fund afforded to ASX Participants and the Chi-X compensation fund for Chi-X Australia Participants.

IF YOU ARE SETTLING BY CHEQUE PLEASE RETURN THE DEPOSIT SLIP WITH YOUR CHEQUE

PAYMENT OPTIONS

Telephone & Internet Banking – BPay
Contact your participating financial institution to make this payment from your cheque or savings account. When prompted enter our Biller Code and the Reference number (listed overleaf)

Bank

Present the Deposit Slip on the reverse with your cheque or cash payment at any ANZ Bank branch (fees and/or delays may be incurred if deposited at another bank). Deposit of funds is requested by the day before Settlement Date to ensure payment by Settlement Date.

POST

Attach your cheque to this payment slip and return to:
Bell Potter Securities Limited – Acct. Name or Number
GPO Box 4718 Melbourne VIC 3001
Alternatively your local Bell Potter branch as shown on the reverse side of this trade confirmation.

BUY TRADE CONFIRMATION (TAX INVOICE)

This trade confirmation is issued subject to the terms and conditions set out on the reverse.

CLIENT DETAILS

MRS J DICKSON & MR J DICKSON
<DICKSON RETIREMENT FUND A/C>
1113 PACIFIC HIGHWAY
COWAN NSW 2081

RECORDED REGISTRATION DETAILS

MRS JULIE DICKSON
MR JOHN DICKSON
<DICKSON RETIREMENT FUND A/C>
1113 PACIFIC HIGHWAY
COWAN NSW 2081

SECURITY DETAILS

We bought for you		
Security	DB1.ETR	Please note this trade is not covered by the National Guarantee Fund
Security Name	Deutsche Boerse AG	

Trade Date	26/10/2020	Trade Confirmation Number	10045009
Settlement Date	28/10/2020	Client Account Number	521595
		Adviser Name	Kerri Stevens

MARKET CURRENCY

Currency	EUR
Quantity	150
Executed Price	135.0000
Consideration	20,250.00
FX Conversion	EUR/AUD
FX Rate	0.6007

SETTLEMENT CURRENCY

Currency	AUD
Quantity	150
Executed Price	\$224.7378
Consideration	\$33,710.67
Stamp Duty & Local Taxes	\$0.00
Brokerage	\$337.11
Amount now due and payable	\$34,047.78

It is important that you keep this invoice for your records and in particular for taxation purposes.

Unless we hear from you before the settlement day we will be debiting your MACQUARIE CMA REAL TIME account number ****90067 branch number 18*-**2 with the amount due on the settlement day.

This trade confirmation is subject to, and the client to whom this trade confirmation is issued (the "client") agrees to be bound by, the terms and conditions below. Unless otherwise notified these terms and conditions apply (modified as necessary) to all transactions executed by Bell Potter Securities Limited ("Bell Potter") on the client's behalf.

Australian Securities and Investments Commission (ASIC)

This trade confirmation is issued subject to the: directions, decisions and requirements of the Market Operator, the ASIC Market Integrity Rules, the Market Operating Rules, the ASX Clear Operating Rules and where relevant, the Settlement Rules; the customs and usages of the Market and the correction of errors and omissions.

Settlement Date

In this trade confirmation, the "settlement date" is the time for payment or delivery specified on the face of this trade confirmation or, if no time is specified, in accordance with the ASX or Chi-X Operating or Settlement Rules and guidelines.

Purchases

Payment for purchases must be received by Bell Potter by the settlement date. Bell Potter may demand immediate payment or appropriate moneys to satisfy this obligation at any time after execution of the purchase. Payment in cash is not acceptable.

An ASX or Chi-X Market Participant buying for a principal is not liable for calls after settlement. If financial products in a restricted ownership company have been purchased, please complete and return the enclosed declaration

Sales

All required security holder information (including Shareholder Reference Numbers ("SRNs")) and, if sponsored by another broker, Holder Identification Numbers ("HINs") and documentation (including certificates (if any)) for the financial products sold must be delivered to Bell Potter by the settlement date. The client authorises Bell Potter to appropriate any financial products sponsored or otherwise held on the client's behalf to satisfy this obligation. Bell Potter may demand immediate delivery or appropriate financial products at any time after execution of sale. Credits in respect of sales are not available until the latest of:

- settlement of the sale;
- all required security holder information and documentation has been delivered; and
- all amounts due by the client to Bell Potter have been paid.

Registration

Please ensure all details on the face of the trade confirmation are correct for registration purposes.

Interest

If the client fails to pay an amount by the due date for payment, the client must immediately pay to Bell Potter, on demand, interest at a rate of 6% per annum in addition to ANZ's base rate, calculated and payable daily, computed from the due date for payment until the amount is paid in full.

Brokerage and other charges

The client must pay or reimburse to Bell Potter by the settlement date all brokerage, commission, fees, taxes, duties and other amounts specified on the front of this trade confirmation in respect of the sale or purchase of financial products and must immediately pay or reimburse to Bell Potter any other such amounts specified on the front of this trade confirmation (together with any GST payable on such amounts).

Failure to settle

If the client fails to make payment or deliver any security holder information or documents to Bell Potter by the settlement date ("fails to settle"), Bell Potter may:

- charge a fail fee calculated by reference to the additional cost which may be incurred by Bell Potter as a result of the client's failure to settle;
- sell out any financial products purchased or otherwise held on the client's behalf (with the client being fully responsible for any loss in connection with such sale) and apply the proceeds in reduction of the client's liability to Bell Potter and to recover Bell Potter's costs in so acting;
- buy in any financial products to close out any unsettled sale (with the client being fully responsible for the costs of any such buy in and any loss in connection with such sale).

Indemnity

The client will indemnify, keep indemnified and hold harmless Bell Potter from all claims, losses, actions, demands, amounts, proceedings, liabilities, damages and costs (including legal costs on a solicitor and client basis) whatsoever and howsoever arising, paid, suffered or incurred by Bell Potter directly or indirectly arising out of or in connection with undertaking the client's instructions in respect of any purchase or sale of financial products or any failure of the client to strictly comply with the provisions of this trade confirmation or otherwise.

Appropriations

Bell Potter may pay, appropriate or allocate (as the case requires) all credits of and all moneys received from or on behalf of the client as it thinks fit in order to satisfy or discharge any amount owed by the client to Bell Potter on any account whatsoever, Bell Potter is not liable to the client in connection with any such payment, appropriation or allocation.

Documentation

If financial products are purchased or sold by the client pursuant to a power of attorney or on behalf of a trust or deceased estate, the client must forward to Bell Potter by the settlement date (unless previously sighted by it) a certified copy of the relevant Power of Attorney, Trust Deed, Letter of Administration or Probate or other relevant documents (as the case requires).

General

If the client consists of more than one person these terms and conditions bind them jointly and severally. The client warrants that each purchase and sale of financial products undertaken by Bell Potter on its behalf complies with all laws, the ASX or Chi-X Operating Rules and ASIC Market Integrity Rules.

Payment Instructions

Payment is due within 3 business days of the date of purchase and Bell Potter Securities Limited may demand the payment of interest on overdue amounts as specified above. For client accounts that require Delivery versus Payment matching to effect settlement, the client account needs to be fully funded with the third party settlement agent prior to 6pm EST on the second business day after the trade date.

Additional risks of trading on international markets to be considered by the investor:

Changes in currency exchange rates

When the exchange rate between the foreign currency of an international investment and the Australian dollar changes, it can increase or reduce your investment return. Foreign companies trade and pay dividends in the currency of their local market. When you receive dividends or sell your international investment, you will need to convert the cash you receive into Australian dollars. During a period when the foreign currency is strong compared to the Australian dollar, this strength increases your investment return because your foreign earnings translate into more Australian dollars. If the foreign currency weakens compared to the Australian dollar, this weakness reduces your investment return because your earnings translate into fewer Australian dollars. In addition to exchange rates, you should be aware that some countries may impose foreign currency controls that restrict or delay you from moving currency out of a country.

Political, regulatory, economic and social events

It is difficult for investors to understand all the political, regulatory, economic, and social factors that influence foreign markets. These factors provide diversification, but they also contribute to the risk of international investing.

Lack of liquidity

Foreign markets may have lower trading volumes and fewer listed companies. They may only be open a few hours a day. Some countries restrict the amount or type of stocks that foreign investors may purchase. You may have to pay premium prices to buy a foreign security and have difficulty finding a buyer when you want to sell.

Less information

Many foreign companies do not provide investors with the same type of information as Australian public companies. It may be difficult to locate up-to-date information, and the information the company publishes may not be in English.

Different market operations

Foreign markets often operate differently from the Australian trading markets. For example, there may be different periods for clearance and settlement of securities transactions. Some foreign markets may not report stock trades as quickly as Australian markets. Rules providing for the safekeeping of shares held by custodian banks or depositories may not be as well developed in some foreign markets, with the risk that your shares may not be protected if the custodian has credit problems or fails.

Legal Rights

International shares purchased on a recognised foreign stock exchange are not provided the protection of the National Guarantee Fund afforded to ASX Participants and the Chi-X compensation fund for Chi-X Australia Participants.

IF YOU ARE SETTLING BY CHEQUE PLEASE RETURN THE DEPOSIT SLIP WITH YOUR CHEQUE

PAYMENT OPTIONS

Telephone & Internet Banking – BPay
Contact your participating financial institution to make this payment from your cheque or savings account. When prompted enter our Biller Code and the Reference number (listed overleaf)

Bank

Present the Deposit Slip on the reverse with your cheque or cash payment at any ANZ Bank branch (fees and/or delays may be incurred if deposited at another bank). Deposit of funds is requested by the day before Settlement Date to ensure payment by Settlement Date.

POST

Attach your cheque to this payment slip and return to:
Bell Potter Securities Limited – Acct. Name or Number
GPO Box 4718 Melbourne VIC 3001
Alternatively your local Bell Potter branch as shown on the reverse side of this trade confirmation.

BUY TRADE CONFIRMATION (TAX INVOICE)

This trade confirmation is issued subject to the terms and conditions set out on the reverse.

CLIENT DETAILS

MRS J DICKSON & MR J DICKSON
<DICKSON RETIREMENT FUND A/C>
1113 PACIFIC HIGHWAY
COWAN NSW 2081

RECORDED REGISTRATION DETAILS

MRS JULIE DICKSON
MR JOHN DICKSON
<DICKSON RETIREMENT FUND A/C>
1113 PACIFIC HIGHWAY
COWAN NSW 2081

SECURITY DETAILS

We bought for you		
Security	LSE.LON	Please note this trade is not covered by the National Guarantee Fund
Security Name	London Stock Exchange Group PLC	

Trade Date	28/04/2020	Trade Confirmation Number	10036892
Settlement Date	30/04/2020	Client Account Number	521595
		Adviser Name	Kerri Stevens

MARKET CURRENCY

Currency	GBP
Quantity	300
Executed Price	75.0000
Consideration	22,500.00
FX Conversion	GBP/AUD
FX Rate	0.5208

SETTLEMENT CURRENCY

Currency	AUD
Quantity	300
Executed Price	\$144.0092
Consideration	\$43,202.77
Stamp Duty & Local Taxes	\$216.01
Brokerage	\$432.03
Amount now due and payable	\$43,850.81

It is important that you keep this invoice for your records and in particular for taxation purposes.

Unless we hear from you before the settlement day we will be debiting your MACQUARIE CMA REAL TIME account number ****90067 branch number 18*-**2 with the amount due on the settlement day.

This trade confirmation is subject to, and the client to whom this trade confirmation is issued (the "client") agrees to be bound by, the terms and conditions below. Unless otherwise notified these terms and conditions apply (modified as necessary) to all transactions executed by Bell Potter Securities Limited ("Bell Potter") on the client's behalf.

Australian Securities and Investments Commission (ASIC)

This trade confirmation is issued subject to the: directions, decisions and requirements of the Market Operator, the ASIC Market Integrity Rules, the Market Operating Rules, the ASX Clear Operating Rules and where relevant, the Settlement Rules; the customs and usages of the Market and the correction of errors and omissions.

Settlement Date

In this trade confirmation, the "settlement date" is the time for payment or delivery specified on the face of this trade confirmation or, if no time is specified, in accordance with the ASX or Chi-X Operating or Settlement Rules and guidelines.

Purchases

Payment for purchases must be received by Bell Potter by the settlement date. Bell Potter may demand immediate payment or appropriate moneys to satisfy this obligation at any time after execution of the purchase. Payment in cash is not acceptable.

An ASX or Chi-X Market Participant buying for a principal is not liable for calls after settlement. If financial products in a restricted ownership company have been purchased, please complete and return the enclosed declaration

Sales

All required security holder information (including Shareholder Reference Numbers ("SRNs")) and, if sponsored by another broker, Holder Identification Numbers ("HINs") and documentation (including certificates (if any)) for the financial products sold must be delivered to Bell Potter by the settlement date. The client authorises Bell Potter to appropriate any financial products sponsored or otherwise held on the client's behalf to satisfy this obligation. Bell Potter may demand immediate delivery or appropriate financial products at any time after execution of sale. Credits in respect of sales are not available until the latest of:

- settlement of the sale;
- all required security holder information and documentation has been delivered; and
- all amounts due by the client to Bell Potter have been paid.

Registration

Please ensure all details on the face of the trade confirmation are correct for registration purposes.

Interest

If the client fails to pay an amount by the due date for payment, the client must immediately pay to Bell Potter, on demand, interest at a rate of 6% per annum in addition to ANZ's base rate, calculated and payable daily, computed from the due date for payment until the amount is paid in full.

Brokerage and other charges

The client must pay or reimburse to Bell Potter by the settlement date all brokerage, commission, fees, taxes, duties and other amounts specified on the front of this trade confirmation in respect of the sale or purchase of financial products and must immediately pay or reimburse to Bell Potter any other such amounts specified on the front of this trade confirmation (together with any GST payable on such amounts).

Failure to settle

If the client fails to make payment or deliver any security holder information or documents to Bell Potter by the settlement date ("fails to settle"), Bell Potter may:

- charge a fail fee calculated by reference to the additional cost which may be incurred by Bell Potter as a result of the client's failure to settle;
- sell out any financial products purchased or otherwise held on the client's behalf (with the client being fully responsible for any loss in connection with such sale) and apply the proceeds in reduction of the client's liability to Bell Potter and to recover Bell Potter's costs in so acting;
- buy in any financial products to close out any unsettled sale (with the client being fully responsible for the costs of any such buy in and any loss in connection with such sale).

Indemnity

The client will indemnify, keep indemnified and hold harmless Bell Potter from all claims, losses, actions, demands, amounts, proceedings, liabilities, damages and costs (including legal costs on a solicitor and client basis) whatsoever and howsoever arising, paid, suffered or incurred by Bell Potter directly or indirectly arising out of or in connection with undertaking the client's instructions in respect of any purchase or sale of financial products or any failure of the client to strictly comply with the provisions of this trade confirmation or otherwise.

Appropriations

Bell Potter may pay, appropriate or allocate (as the case requires) all credits of and all moneys received from or on behalf of the client as it thinks fit in order to satisfy or discharge any amount owed by the client to Bell Potter on any account whatsoever, Bell Potter is not liable to the client in connection with any such payment, appropriation or allocation.

Documentation

If financial products are purchased or sold by the client pursuant to a power of attorney or on behalf of a trust or deceased estate, the client must forward to Bell Potter by the settlement date (unless previously sighted by it) a certified copy of the relevant Power of Attorney, Trust Deed, Letter of Administration or Probate or other relevant documents (as the case requires).

General

If the client consists of more than one person these terms and conditions bind them jointly and severally. The client warrants that each purchase and sale of financial products undertaken by Bell Potter on its behalf complies with all laws, the ASX or Chi-X Operating Rules and ASIC Market Integrity Rules.

Payment Instructions

Payment is due within 3 business days of the date of purchase and Bell Potter Securities Limited may demand the payment of interest on overdue amounts as specified above. For client accounts that require Delivery versus Payment matching to effect settlement, the client account needs to be fully funded with the third party settlement agent prior to 6pm EST on the second business day after the trade date.

Additional risks of trading on international markets to be considered by the investor:

Changes in currency exchange rates

When the exchange rate between the foreign currency of an international investment and the Australian dollar changes, it can increase or reduce your investment return. Foreign companies trade and pay dividends in the currency of their local market. When you receive dividends or sell your international investment, you will need to convert the cash you receive into Australian dollars. During a period when the foreign currency is strong compared to the Australian dollar, this strength increases your investment return because your foreign earnings translate into more Australian dollars. If the foreign currency weakens compared to the Australian dollar, this weakness reduces your investment return because your earnings translate into fewer Australian dollars. In addition to exchange rates, you should be aware that some countries may impose foreign currency controls that restrict or delay you from moving currency out of a country.

Political, regulatory, economic and social events

It is difficult for investors to understand all the political, regulatory, economic, and social factors that influence foreign markets. These factors provide diversification, but they also contribute to the risk of international investing.

Lack of liquidity

Foreign markets may have lower trading volumes and fewer listed companies. They may only be open a few hours a day. Some countries restrict the amount or type of stocks that foreign investors may purchase. You may have to pay premium prices to buy a foreign security and have difficulty finding a buyer when you want to sell.

Less information

Many foreign companies do not provide investors with the same type of information as Australian public companies. It may be difficult to locate up-to-date information, and the information the company publishes may not be in English.

Different market operations

Foreign markets often operate differently from the Australian trading markets. For example, there may be different periods for clearance and settlement of securities transactions. Some foreign markets may not report stock trades as quickly as Australian markets. Rules providing for the safekeeping of shares held by custodian banks or depositories may not be as well developed in some foreign markets, with the risk that your shares may not be protected if the custodian has credit problems or fails.

Legal Rights

International shares purchased on a recognised foreign stock exchange are not provided the protection of the National Guarantee Fund afforded to ASX Participants and the Chi-X compensation fund for Chi-X Australia Participants.

IF YOU ARE SETTLING BY CHEQUE PLEASE RETURN THE DEPOSIT SLIP WITH YOUR CHEQUE

PAYMENT OPTIONS

Telephone & Internet Banking – BPay

Contact your participating financial institution to make this payment from your cheque or savings account. When prompted enter our Biller Code and the Reference number (listed overleaf)

Bank

Present the Deposit Slip on the reverse with your cheque or cash payment at any ANZ Bank branch (fees and/or delays may be incurred if deposited at another bank). Deposit of funds is requested by the day before Settlement Date to ensure payment by Settlement Date.

POST

Attach your cheque to this payment slip and return to:
Bell Potter Securities Limited – Acct. Name or Number
GPO Box 4718 Melbourne VIC 3001
Alternatively your local Bell Potter branch as shown on the reverse side of this trade confirmation.

BUY TRADE CONFIRMATION (TAX INVOICE)

This trade confirmation is issued subject to the terms and conditions set out on the reverse.

CLIENT DETAILS

MRS J DICKSON & MR J DICKSON
<DICKSON RETIREMENT FUND A/C>
1113 PACIFIC HIGHWAY
COWAN NSW 2081

RECORDED REGISTRATION DETAILS

MRS JULIE DICKSON
MR JOHN DICKSON
<DICKSON RETIREMENT FUND A/C>
1113 PACIFIC HIGHWAY
COWAN NSW 2081

SECURITY DETAILS**We bought for you**

Security AZN.LON
Security Name AstraZeneca PLC

Please note this trade is not covered by the National Guarantee Fund

Trade Date 24/01/2020
Settlement Date 28/01/2020

Trade Confirmation Number 10032503
Client Account Number 521595
Adviser Name Kerri Stevens

MARKET CURRENCY

Currency GBP
Quantity 250
Executed Price 76.3800
Consideration 19,095.00
FX Conversion GBP/AUD
FX Rate 0.5156

SETTLEMENT CURRENCY

Currency AUD
Quantity 250
Executed Price \$148.1381
Consideration \$37,034.52
Stamp Duty & Local Taxes \$185.17
Brokerage \$370.35

Amount now due and payable **\$37,590.04**

It is important that you keep this invoice for your records and in particular for taxation purposes.

Unless we hear from you before the settlement day we will be debiting your MACQUARIE CMA REAL TIME account number ****90067 branch number 18*-**2 with the amount due on the settlement day.

This trade confirmation is subject to, and the client to whom this trade confirmation is issued (the "client") agrees to be bound by, the terms and conditions below. Unless otherwise notified these terms and conditions apply (modified as necessary) to all transactions executed by Bell Potter Securities Limited ("Bell Potter") on the client's behalf.

Australian Securities and Investments Commission (ASIC)

This trade confirmation is issued subject to the: directions, decisions and requirements of the Market Operator, the ASIC Market Integrity Rules, the Market Operating Rules, the ASX Clear Operating Rules and where relevant, the Settlement Rules; the customs and usages of the Market and the correction of errors and omissions.

Settlement Date

In this trade confirmation, the "settlement date" is the time for payment or delivery specified on the face of this trade confirmation or, if no time is specified, in accordance with the ASX or Chi-X Operating or Settlement Rules and guidelines.

Purchases

Payment for purchases must be received by Bell Potter by the settlement date. Bell Potter may demand immediate payment or appropriate moneys to satisfy this obligation at any time after execution of the purchase. Payment in cash is not acceptable.

An ASX or Chi-X Market Participant buying for a principal is not liable for calls after settlement. If financial products in a restricted ownership company have been purchased, please complete and return the enclosed declaration

Sales

All required security holder information (including Shareholder Reference Numbers ("SRNs")) and, if sponsored by another broker, Holder Identification Numbers ("HINs") and documentation (including certificates (if any)) for the financial products sold must be delivered to Bell Potter by the settlement date. The client authorises Bell Potter to appropriate any financial products sponsored or otherwise held on the client's behalf to satisfy this obligation. Bell Potter may demand immediate delivery or appropriate financial products at any time after execution of sale. Credits in respect of sales are not available until the latest of:

- settlement of the sale;
- all required security holder information and documentation has been delivered; and
- all amounts due by the client to Bell Potter have been paid.

Registration

Please ensure all details on the face of the trade confirmation are correct for registration purposes.

Interest

If the client fails to pay an amount by the due date for payment, the client must immediately pay to Bell Potter, on demand, interest at a rate of 6% per annum in addition to ANZ's base rate, calculated and payable daily, computed from the due date for payment until the amount is paid in full.

Brokerage and other charges

The client must pay or reimburse to Bell Potter by the settlement date all brokerage, commission, fees, taxes, duties and other amounts specified on the front of this trade confirmation in respect of the sale or purchase of financial products and must immediately pay or reimburse to Bell Potter any other such amounts specified on the front of this trade confirmation (together with any GST payable on such amounts).

Failure to settle

If the client fails to make payment or deliver any security holder information or documents to Bell Potter by the settlement date ("fails to settle"), Bell Potter may:

- charge a fail fee calculated by reference to the additional cost which may be incurred by Bell Potter as a result of the client's failure to settle;
- sell out any financial products purchased or otherwise held on the client's behalf (with the client being fully responsible for any loss in connection with such sale) and apply the proceeds in reduction of the client's liability to Bell Potter and to recover Bell Potter's costs in so acting;
- buy in any financial products to close out any unsettled sale (with the client being fully responsible for the costs of any such buy in and any loss in connection with such sale).

Indemnity

The client will indemnify, keep indemnified and hold harmless Bell Potter from all claims, losses, actions, demands, amounts, proceedings, liabilities, damages and costs (including legal costs on a solicitor and client basis) whatsoever and howsoever arising, paid, suffered or incurred by Bell Potter directly or indirectly arising out of or in connection with undertaking the client's instructions in respect of any purchase or sale of financial products or any failure of the client to strictly comply with the provisions of this trade confirmation or otherwise.

Appropriations

Bell Potter may pay, appropriate or allocate (as the case requires) all credits of and all moneys received from or on behalf of the client as it thinks fit in order to satisfy or discharge any amount owed by the client to Bell Potter on any account whatsoever, Bell Potter is not liable to the client in connection with any such payment, appropriation or allocation.

Documentation

If financial products are purchased or sold by the client pursuant to a power of attorney or on behalf of a trust or deceased estate, the client must forward to Bell Potter by the settlement date (unless previously sighted by it) a certified copy of the relevant Power of Attorney, Trust Deed, Letter of Administration or Probate or other relevant documents (as the case requires).

General

If the client consists of more than one person these terms and conditions bind them jointly and severally. The client warrants that each purchase and sale of financial products undertaken by Bell Potter on its behalf complies with all laws, the ASX or Chi-X Operating Rules and ASIC Market Integrity Rules.

Payment Instructions

Payment is due within 3 business days of the date of purchase and Bell Potter Securities Limited may demand the payment of interest on overdue amounts as specified above. For client accounts that require Delivery versus Payment matching to effect settlement, the client account needs to be fully funded with the third party settlement agent prior to 6pm EST on the second business day after the trade date.

Additional risks of trading on international markets to be considered by the investor:

Changes in currency exchange rates

When the exchange rate between the foreign currency of an international investment and the Australian dollar changes, it can increase or reduce your investment return. Foreign companies trade and pay dividends in the currency of their local market. When you receive dividends or sell your international investment, you will need to convert the cash you receive into Australian dollars. During a period when the foreign currency is strong compared to the Australian dollar, this strength increases your investment return because your foreign earnings translate into more Australian dollars. If the foreign currency weakens compared to the Australian dollar, this weakness reduces your investment return because your earnings translate into fewer Australian dollars. In addition to exchange rates, you should be aware that some countries may impose foreign currency controls that restrict or delay you from moving currency out of a country.

Political, regulatory, economic and social events

It is difficult for investors to understand all the political, regulatory, economic, and social factors that influence foreign markets. These factors provide diversification, but they also contribute to the risk of international investing.

Lack of liquidity

Foreign markets may have lower trading volumes and fewer listed companies. They may only be open a few hours a day. Some countries restrict the amount or type of stocks that foreign investors may purchase. You may have to pay premium prices to buy a foreign security and have difficulty finding a buyer when you want to sell.

Less information

Many foreign companies do not provide investors with the same type of information as Australian public companies. It may be difficult to locate up-to-date information, and the information the company publishes may not be in English.

Different market operations

Foreign markets often operate differently from the Australian trading markets. For example, there may be different periods for clearance and settlement of securities transactions. Some foreign markets may not report stock trades as quickly as Australian markets. Rules providing for the safekeeping of shares held by custodian banks or depositories may not be as well developed in some foreign markets, with the risk that your shares may not be protected if the custodian has credit problems or fails.

Legal Rights

International shares purchased on a recognised foreign stock exchange are not provided the protection of the National Guarantee Fund afforded to ASX Participants and the Chi-X compensation fund for Chi-X Australia Participants.

IF YOU ARE SETTLING BY CHEQUE PLEASE RETURN THE DEPOSIT SLIP WITH YOUR CHEQUE

PAYMENT OPTIONS

Telephone & Internet Banking – BPay
Contact your participating financial institution to make this payment from your cheque or savings account. When prompted enter our Biller Code and the Reference number (listed overleaf)

Bank

Present the Deposit Slip on the reverse with your cheque or cash payment at any ANZ Bank branch (fees and/or delays may be incurred if deposited at another bank). Deposit of funds is requested by the day before Settlement Date to ensure payment by Settlement Date.

POST

Attach your cheque to this payment slip and return to:
Bell Potter Securities Limited – Acct. Name or Number
GPO Box 4718 Melbourne VIC 3001
Alternatively your local Bell Potter branch as shown on the reverse side of this trade confirmation.