

Confirmation of Investor's Eligibility

Schedule 1 of the Financial Markets Conduct Act 2013

Offeror: Southern Cross Finance Limited

Investor: The undersigned person

Financial Products: An offer to invest in a contributory mortgage scheme, under which loans secured by mortgages are held on behalf of investors by SCFL Nominees Limited (being debt securities for the purposes of the Financial Markets Conduct Act) (**Offer**)

Acknowledgement

The Investor acknowledges and agrees that the offer of the Financial Products by the Offeror is made only to persons to whom Schedule 1 of the Financial Markets Conduct Act 2013 (**FMCA**) applies and that such offer is not a *regulated offer* for the purpose of section 41 of the FMCA.

The Offeror may refuse to issue the Investor the Financial Products, and refund any subscription monies received, if the Offeror is not satisfied prior to issuing the Financial Products that the Investor is a person coming within the provisions of Schedule 1 of the FMCA.

Eligibility

The Investor may participate in this offer of Financial Products, under an exemption contained in Schedule 1 of the FMCA, if they come within one of the following categories and complete the associated documentation (as applicable):

Wholesale Investor

The Investor is a *wholesale investor*, as defined in clause 3(2) of Schedule 1 of the FMCA if the person:

- is an *investment business*;
- meets the *investment activity criteria*;
- is *large* (net assets or consolidated turnover in excess of \$5m); or
- is a *government agency*.

These *italicised* terms are further defined in Certificate A which is enclosed.

To accept the offer of Financial Products as a *wholesale investor*, please complete Certificate A enclosed.

Eligible Investor

The Investor is an *Eligible Investor* in respect of the Financial Products offered by the Offeror (**Transaction**), if the Investor has previous experience in acquiring or disposing of financial products that allows the Investor to assess:

- the merits of the Transaction or class of Transactions (including accessing the value and the risks of the financial products involved);
- the Investor's own information needs in relation to the Transaction or those Transactions; and
- the adequacy of the information provided by any person involved in the Transaction or those Transactions.

To accept the offer of Financial Products as an *eligible investor*, please complete Certificate B enclosed and the third party confirmation enclosed as Certificate C.

Close Business Associate

The Investor is a *Close Business Associate* of the Offeror if the Investor:

- is a director or senior manager of the Offeror or of a related body corporate of the Offeror;
- holds or controls¹ 5% or more of the voting products of the Offeror;
- is a related body corporate of the Offeror;
- holds or controls 20% or more of the voting products of a related body corporate of the Offeror;
- is a partner of the Offeror or of a director of the Offeror (under the Partnership Act 1908);
- is a spouse, civil union partner, or de facto partner of a person who is a close business associate of the Offeror;
- is a child, parent, brother, or sister of a person who is a close business associate of the Offeror; or
- has a close professional or business relationship with the offeror, or a director or senior manager of the offeror, that allows the Investor to:
 - assess the merits of the offer; or
 - obtain information from the offeror or any other person involved in the offer that will enable the Investor to assess the merits of the offer.

To accept the offer of Financial Products as a *close business associate*, please tick the applicable box and sign this confirmation below. By signing you confirm that you come within the above definition of close business associate in relation to the Offeror (as indicated above) and give the acknowledgement stated on the previous page.

Signed:

Signature of Investor/authorised signatory (as applicable)

Name and title of authorised signatory (if applicable)

Signature of Investor/authorised signatory (as applicable)

Name and title of authorised signatory (if applicable)

Name of Investor

Date

¹ 'Control', in relation to a voting product, means having, directly or indirectly, effective control of the voting rights attached to the product.

