

CERTIFICATE B

Eligible Investor Certificate
Financial Markets Conduct Act 2013
Certification (cl 41, Sch 1)

To: Southern Cross Finance Limited (**Offeror**)

Class of Transaction: 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**)

Instructions

This certificate must be completed by an Investor wishing to subscribe for Financial Products as an *Eligible Investor* under clause 3(3)(a) of Schedule 1 of the FMCA. This certification must be confirmed by an authorised financial adviser, a chartered accountant or a lawyer.

The Investor must provide the completed certificate below **together with the Third Party Confirmation (attached)** signed by an authorised financial adviser, chartered accountant or lawyer. Both this certificate and the Third Party Confirmation must be received before the Investor’s application under the Offer will be accepted.

Warning: The law normally requires people who offer financial products to give information to investors before they invest. This information is designed to help investors make an informed decision.

If you give this certificate, the usual rules do not apply to offers of financial products made to you. As a result, you may not receive a complete and balanced set of information. You will also have fewer legal protections for these investments.

Make sure you understand these consequences.

Ask questions, read all documents carefully, and seek independent financial advice before committing yourself.

Offence: It is an offence to give a certificate knowing that it is false or misleading in a material particular. The offence has a penalty of a fine not exceeding \$50,000.

Certification

I, _____ (*name of Investor*), certify that:

- 1 I have previous experience in acquiring or disposing of financial products, that allows me to assess:
 - 1.1. the merits of the Offer (including assessing the value and the risks of the Financial Products involved); and
 - 1.2. my own information needs in relation to the Offer; and
 - 1.3. the adequacy of the information provided by any person involved in the Offer.

2 I understand the consequences of certifying myself to be an *‘Eligible Investor’* (within the meaning of clause 41 of Schedule 1 of the FMCA).

3 The grounds on which I make the certification in paragraph 1 above are:¹

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¹ Please include details of your previous experience in acquiring or disposing of financial products.

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4 I also confirm that I understand that:

- 4.1. The usual legal rules that require information to be given to investors for offers of financial products do not apply to the Offer;
- 4.2. I may not receive a complete and balanced set of information about the Offer;
- 4.3. I have fewer legal protections for an investment under the Offer;
- 4.4. An investment under the Offer is not suitable for retail investors; and
- 4.5. I have been advised to ask questions, read all documents carefully and seek independent financial advice.

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

NB: Please arrange for the Third Party Confirmation, attached as **Certificate C**, to be completed and returned with this completed certificate

FOR INTERNAL USE ONLY

COMPLIANCE OFFICER SIGNATURE _____

DATE _____