

# Wholesale Investor Acknowledgement (Minimum Subscription)

Financial Markets Conduct Act 2013  
Certification (clauses 3(3)(2)(i) or (ii), 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**)

**WARNING:** The law normally requires people who offer financial products to give information to investors before they invest. This requires those offering financial products to have disclosed information that is important for investors to make an informed decision.

The usual rules do not apply to this offer because there is an exclusion for offers where the amount invested upfront by the investor (plus any other investments the investor has made in the financial products) is \$750,000 or more. As a result of this exclusion, you may not receive a complete and balanced set of information. You will also have fewer other legal protections for this investment.

Investments of this kind are not for retail investors.

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

## ACKNOWLEDGEMENT

I, \_\_\_\_\_ (name of Investor) confirm that I understand that:

- 1 The usual legal rules that require information to be given to investors for offers of financial products do not apply if the amount invested upfront by me (plus any other investments I have already made in those financial products) is \$750,000 or more; and
- 1 I may not receive a complete and balanced set of information about this investment; and
- 2 I have fewer legal protections for this investment; and
- 3 This investment is not suitable for retail investors; and
- 4 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