

Application Form

This application form relates to an offer of First Ranking Debt Instruments in Mutual Credit Finance Limited as set out in the Product Disclosure Statement dated 3 September 2024 (the PDS) and should be read in conjunction with the PDS. This is a replacement PDS which replaces the PDS dated 30 August 2023.



I/We apply to invest in First Ranking Debt Instruments as set out below under the terms of the PDS.

Investor Details

Investor	Mr/Mrs/Miss/Ms/Dr/Trustee	First names in full			IRD No. Investor										
(Please circle)															
Surname	Gender	Date of birth	/	/											

Joint Investor	Mr/Mrs/Miss/Ms/Dr/Trustee	First names in full			IRD No. Joint Investor										
(Please circle)															
Surname	Gender	Date of birth	/	/											

Company/Club/Society/Trust (if applicable)	IRD No. Company Trust														
(Please circle)															

Residential Address	Please note: If we do not have your IRD number on file, we are required to deduct resident withholding tax (RWT) at 45%														
City or Town	Post Code														

NZ residents, please indicate your choice of RWT rate below. If exempt, please provide copy of exemption certificate.

City of Town	Post Code	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		10.5%	17.5%	28%	30%	33%	39%

Email Address	Phone No. (Home) ()	Non-resident please indicate		
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		NRWT exempt	AIL	or

Phone No. (Mobile) ()	Phone No. (Work) ()
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Investment Information

New Reinvestment

Enter the amount you wish to invest and the interest rate from our current rate chart beside your selected term

Amount (minimum \$5,000.00)	Term	Interest Rate
\$	Months	%
\$	Years	%
\$	Specify maturity date / /	%

Interest payment options

Please tick one box to show how your interest is to be paid. (All interest is payable quarterly on the last days of March, June, September and December, and on maturity).

<input type="checkbox"/>	Quarterly compounding
<input type="checkbox"/>	Quarterly direct credit to:

Bank	Branch														
Account name															
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bank	Branch	Account	Suffix												

AML information

Source of funds

To comply with The Anti-Money Laundering & Countering Financing Of Terrorism Act 2009 (AML/CFT) the source of the funds to be deposited is required to be confirmed. Please provide this information in the space below (e.g. Savings, Deceased Estate, Sale of Property, Matured Term Investment)

Politically Exposed Person (PEP)

To comply with the AML/CFT, Mutual Credit Finance Limited needs to confirm whether you are, or are related to, a politically exposed person (see the description of politically exposed person overleaf). Please select the relevant option that applies below by crossing out the "are" or "are not" wording.

I / We, are / are not a politically exposed person.

I / We, are / are not related to a politically exposed person.

Nominee Director / Shareholder / Trustee / Partner

If this investment is being made by a Company or Trust, does the company / trust have any nominee directors, nominee shareholders, nominee trustees, general partners or shares in bearer form? **YES / NO**

If the answer to the above question is yes please provide the details of those nominees and the person/s they are acting on behalf of in the space below. Please also provide a copy of the Deed of Nomination when you return this Application Form

Confirmations and acknowledgements

I/We agree to accept the First Ranking Debt Instruments applied for or any lesser amount that may be allotted to me/us.

I/We confirm that I/we have received and read a copy of the PDS.

I/We acknowledge and agree that Mutual Credit Finance Limited is not in the business of providing financial advice and that its' staff have not provided me/us with any financial advice, and it has been recommended to me/us that I/we should take independent legal and financial advice.

I/we confirm that: (i) I/we am/are authorised to provide the information presented; (ii) I/we give the above confirmations and acknowledgements; (iii) that the information, confirmations and acknowledgements given by me/us in this Application Form are true and correct; and (iv) I/we consent on behalf of the person or entity to which the information relates to the information being disclosed for the purposes described under the below "AML" section and/or if required by law.

Signature _____ Date / /

Signature _____ Date / /

Notes

- Joint applications must be signed by all applicants.
- If the application is signed by an attorney please attach a copy of the power of attorney. By signing, the attorney declares that they have not been notified of the death of the donor or of the revocation of the power of attorney.

Advisor/Broker details

- Do you have an Advisor/Broker? Yes No
- If yes, my Advisor/Broker for this investment is: _____

For applicable rates for amounts in excess of \$100,000.00 please refer to the Manager.
Matured investments will be held on current 'at call' interest rates until new instructions are received.

How to invest with Mutual Credit Finance Limited

Select the Mutual Credit Finance Limited investment product (or products) that best suit your needs and choose from the terms and interest rates available. Complete the Application Form and return it to us in accordance with the below instructions. You can obtain further copies by calling us on (03) 943 7447.

Paying your investment amount

Internet Transfer

Funds can be deposited direct to the company's trust account: **ASB 12-3191-0035700-02**

Please email info@mcf.co.nz to advise when a bank transfer has been completed and advise the reference used.

Post

Send the completed application form to: Mutual Credit Finance Limited
PO Box 130178
Christchurch 8141

Email

Email the completed application form to: info@mcf.co.nz

Deliver

Deliver the completed application form to: Mutual Credit Finance Limited
Level 2, 137 Victoria Street
Christchurch

Alternatively, give the application form and payment to your financial advisor to forward to us.

After we have received your application and accepted the same, we will send you (electronically) a Mutual Credit Finance Limited First Ranking Debt Instrument Certificate and a letter of acknowledgement in your name(s) recording details of your investment with us. If an email address has not been provided, this certificate and letter will be forwarded by post. When posted, we will not require these to be returned on maturity.

Anti-Money Laundering (AML)

Mutual Credit Finance Limited may disclose information relating to me/us or any investment to any authority (including any government agency), the Police, AML verification services, professional bodies or any financial institution in order to ascertain whether any government requirement/restriction applies to a transaction or if Mutual Credit Finance Limited reasonably believes that the disclosure will assist in the investigation, detection and/or prevention of fraud or other criminal offences, such as money laundering. Neither Mutual Credit Finance Limited nor any related party will incur any liability to me/us as a result of such disclosure of information. I/we undertake to provide to Mutual Credit Finance Limited all information reasonably required to comply with any government requirement relating to anti-money laundering or terrorist financing.

Politically Exposed Person (PEP)

A politically exposed person is an individual who holds, or has held at any time in the preceding 12 months, in any overseas country, the prominent public function of:

- Head of State or head of a country or government; or
- Government minister or equivalent senior politician; or
- Supreme Court Judge or equivalent senior Judge; or
- Governor of a central bank or any other position that has comparable influence to the Governor of the Reserve Bank of New Zealand; or
- Senior foreign representative, ambassador, or high commissioner; or
- High-ranking member of the armed forces; or
- Board chair, chief executive, or chief financial officer of, or any other position that has comparable influence in, any State enterprise.

Nominee Director / Shareholder / Trustee / Partner

A nominee is an individual or entity who is acting on behalf of another person (the true owner). The nominee is listed as a Director or Shareholder, however has no control or beneficial ownership of the company, and is only acting on instruction of the true owner. A nominee director is an individual acting on behalf of the nominator. A nominee shareholder is holding shares on behalf of the original shareholder.