

# Commonwealth Cash Management Trust

Park your cash  
with easy access...



...and earn a  
competitive rate.

## Product Disclosure Statement

**Not guaranteed by the Commonwealth Bank of Australia**

**Dated: 22 August 2005**

**Issued by:**

Colonial First State Investments Limited ABN 98 002 348 352 AFSL 232468

**Commonwealth**  
Financial Services



The name and contact details of the Responsible Entity are:

Colonial First State Investments Limited  
GPO Box 3306  
Sydney NSW 2001

Telephone: 13 2015  
Facsimile: (02) 9378 0956  
Email: [service@cba.com.au](mailto:service@cba.com.au)

## Notices

Investments in Commonwealth Cash Management Trust (referred to in this PDS as the 'Trust') are offered by Colonial First State Investments Limited ABN 98 002 348 352 AFSL 232468. Colonial First State Investments Limited or its licensed related entities to which it has delegated investment management or administration functions in relation to this product are referred to in this PDS as 'Colonial First State', 'the Responsible Entity', 'we', 'our' or 'us'.

The information in this PDS is subject to change from time to time and is up-to-date as at the date stated on the cover. The Responsible Entity may change any of the terms and conditions in the PDS with, in the case of material changes, 30 days notice to investors. Where the new information is not materially adverse you will be able to find this information on our website [commbank.com.au/personal](http://commbank.com.au/personal) or you can call **13 2015** between 8.30 am and 6 pm (Sydney time), Monday to Friday. If you ask us to, we will send you a paper copy of the information free of charge.

**Colonial First State is a subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124. The Commonwealth Bank of Australia and its subsidiaries do not guarantee or in any way stand behind the performance of the Trust or the repayment of capital by the Trust. Investments in the Trust are not deposits or other liabilities of the Commonwealth Bank of Australia or its subsidiaries and investment-type products are subject to investment risk including possible delays in repayment and loss of income and principal invested.**

The issue of this PDS is authorised solely by Colonial First State. Apart from Colonial First State, neither the Commonwealth Bank of Australia nor any of its subsidiaries, are responsible for any statement or information contained in this PDS.

Colonial First State reserves the right to outsource any or all of its investment management functions, including to related parties, without notice to investors.

If you are printing an electronic copy of this PDS you must print all pages including the application form. If you make this PDS available to another person, you must give them the entire electronic file or printout, including the application form. A paper copy of this PDS (and any supplementary documents) can also be obtained free of charge on request by calling **13 2015** between 8.30 am and 6 pm (Sydney time), Monday to Friday.

Units in the Trust cannot be issued unless you use the application form attached to either a paper or electronic copy of this PDS.

The offer made in this PDS is available only to persons receiving this PDS within Australia.

The information contained in this PDS is general information only and does not take into account your individual objectives, financial situation or needs. You should read this PDS carefully and assess whether the information is appropriate for you and consider talking to a financial adviser before making an investment decision.

Commonwealth Cash Management Trust ARSN 089 453 449.

Commonwealth Financial Services is a registered business name of Colonial First State Investments Limited.

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# Features at a glance

<b>Significant benefits</b>	Regular and competitive income returns, stability of capital and ready access to funds when required.
<b>Significant risks</b>	The performance of the Trust will rise and fall in response to movements in interest rates.
<b>Minimum initial investment</b>	\$5,000
<b>Minimum additional investment</b>	\$500
<b>Minimum withdrawal amount</b>	\$500
<b>Minimum investment balance</b>	\$1,000
<b>Regular Savings Plan Minimum monthly investment</b>	\$100
<b>Monthly Payment Plan Minimum monthly payment</b>	\$100
<b>Unit price</b>	\$1.00
<b>Income distribution</b>	Paid quarterly after the end of March, June, September, December, or on full withdrawal. Income is calculated daily on the basis of your account balance at the end of each day.
<b>Fees and other costs<sup>^</sup> (inclusive of the net effect of GST)</b>	
<b>Contribution fees</b>	Nil
<b>Withdrawal fees</b>	Nil
<b>Management costs<sup>*</sup></b>	0.91% p.a. for the year ended 30 June 2005
<b>Fund size at 30 June 2005</b>	\$3.8 billion

<sup>^</sup> **Note:** It is important to read the 'Fees and other costs' section on page 12 to obtain detailed information and dollar examples of the fees and costs on your investment.

<sup>\*</sup> Management costs are the total ongoing fees and costs expressed as a percentage of the average net asset value of the Trust. As at the time of printing, management costs for 2005 were unaudited. Please see page 14 for more information.

## Investment objective

The investment objective is to provide competitive returns, stability of capital and ready access to funds when required.

## Who should invest?

Commonwealth Cash Management Trust is suited to investors who:

- are looking for an income stream over the short to medium-term;
- are seeking a very high level of capital stability.

## The risks of investing

Risk represents the level of performance uncertainty associated with your investments. These risks can mean that:

- the Trust invests in assets that fluctuate in value; and
- the performance of the Trust and the return of capital are not guaranteed.

## Types of risk

There are many different types of risk and your tolerance to each needs to be considered when choosing an investment strategy.

### Economic and political risk

Individual countries or regions are often affected by factors such as economic breakdown or political unrest. This can have a negative impact on the returns and value of investments in that area.

### Inflation risk

Over the long-term it is important that your investments perform at a level equal to or greater than inflation. Otherwise, in real terms, the value of your investment is falling. There is a higher risk of this occurring with cash investments due to their typically low returns.

### Credit risk

Generally associated with cash and bonds, this is the risk that the borrower will default on the repayment of the loan.

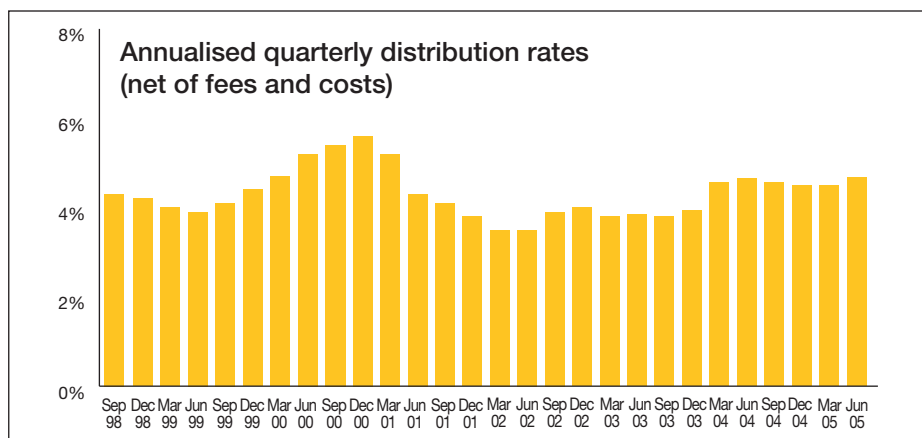
### Interest rate risk

Also associated with cash and bond investments, this is the risk that interest rates will rise, resulting in capital losses.

The risks involved in investing in the Trust are relatively low as the Trust primarily invests in highly rated assets such as bank, corporate, or government backed securities, overnight deposits, mortgage-backed securities, loans to or secured by federal and state governments and Australian or major overseas banks trading in Australia.

Investment in futures and options contracts is also permitted under the Constitution (see page 21). While the use of futures or options contracts may result in losses, we will only use futures or options as a means of protecting or hedging against adverse interest rate movements.

### Past performance



**Past performance is not indicative of future performance.** The performance of the Trust will rise and fall in response to movements in interest rates, as reflected in the chart above. Such fluctuations should be expected to continue. To obtain up-to-date performance information, simply call **13 2015** between 8.30 am and 6 pm (Sydney time), Monday to Friday or log on to [commbank.com.au/personal](http://commbank.com.au/personal)

# Investing in Commonwealth Cash Management Trust

### How do I invest?

You can make your initial investment simply by completing the application form, attaching a cheque then mailing it to the address shown on page 30. Commonwealth Bank branches cannot accept initial investments where the application form has been obtained via the internet. The minimum initial investment amount is \$5,000.

We can only process your application when we receive a completed current application at our principal office of administration (see page 36), and your initial investment amount.

If your correctly completed application and cheque are received and accepted by 4 pm (Sydney time) on a Sydney business day, investments will usually be processed effective on the same business day. Where the request is received after 4 pm (Sydney time) on a Sydney business day, the investment will usually be processed effective on the next business day. You will generally receive within five business days a written confirmation including the number of units issued, after your initial investment has been accepted.

We have the right under the Trust's Constitution to defer acceptance of applications and withdrawals where markets are closed or in an emergency.

Please note that you must be over 18 years of age to invest in the Trust.

For a step by step guide to completing the application form please see pages 29 and 30.

### How do I make additional investments?

The minimum additional investment amount is \$500.

You can make additional investments in a number of ways:

- using InTouch by calling **13 2015** between 8 am and 8 pm (Sydney time), Monday to Friday;
- faxing **(02) 9378 0956**;
- mailing us an application form and cheque payment (see page 36 for address details);
- calling into any Commonwealth Bank branch;
- establishing a Regular Savings Plan (see page 6).

To make additional investments from your nominated bank account using InTouch by phone or fax, you must complete sections 9 and 10 of the application form to establish a direct debit request from this account.

Requests for additional investments will usually be effected on the same business day, where the request is received by 4 pm (Sydney time), on a Sydney business day. Where the request is received after 4 pm (Sydney time), on a Sydney business day the investment will usually be effected the next business day.

Additional investments are accepted in accordance with the PDS current at the time the application is processed.

### **Can I set up a Regular Savings Plan?**

From as little as \$100 per month, a Regular Savings Plan (RSP) allows you to make automatic regular investments and develop a regular savings habit.

#### **How does it work?**

After making your initial minimum RSP lump sum investment, monthly amounts will be automatically withdrawn directly from your Australian bank account and paid into your investment. The minimum monthly RSP investment amount is \$100.

You can nominate any day of the month for the withdrawal from your bank account. If the nominated day falls on a weekend or a public holiday, or the day selected does not occur in a particular month, then the deduction will occur on the next business day.

If you wish to set up an RSP, please ensure you have read the conditions of use on page 25, then complete the details in sections 7, 9 and 10 of the application form. Please allow 10 business days for your RSP to be established.

#### **How is my income distributed?**

As a participant in the RSP, your income distributions from the Trust must be reinvested into the Trust.

#### **How do I change my RSP details?**

If, after setting up your RSP, you wish to alter the amount of your monthly deposit or stop contributing, simply notify us in writing. If you wish to change your bank account details you will need to complete a new Direct Debit Request. Please allow 10 business days for the implementation of your request.

If you stop investing and your balance is less than \$1,000, after giving you 10 business days notice we may withdraw your investment and pay the proceeds to you.

### **How do I withdraw my investment?**

The minimum withdrawal amount is \$500.

You can withdraw your investment in the Trust by:

- using InTouch by calling **13 2015** between 8 am and 8 pm (Sydney time), Monday to Friday;
- faxing **(02) 9378 0956**;
- mailing a written request signed by the appropriate signatories (see page 36 for address details);
- lodging a written request or a completed Withdrawal Request form at any Commonwealth Bank branch.

If we receive your fully completed withdrawal request in our principal office of administration by 4 pm (Sydney time), we will usually process your withdrawal that day.

If you use InTouch for a withdrawal, you will need to provide your Client Number and Personal Identification Number (PIN). Please note that the proceeds of withdrawal will only be paid into your pre-nominated Australian bank account.

For phone requests before 4 pm (Sydney time), proceeds from your withdrawal are usually credited to a Commonwealth Bank account the next business day. For requests received after this time, proceeds will usually be available in two business days. Where withdrawn proceeds are to be credited to an Australian bank account other than the Commonwealth Bank, it may take up to three business days. In accordance with the Trust's Constitution, we must pay your withdrawal request within six business days from receipt.

#### **Please note:**

- We cannot pay withdrawal proceeds as cheques to third parties.
- We cannot make payments directly into credit card, home loan or term deposit accounts.
- All accepted application monies (including those made under an RSP) require four business days for clearance and therefore cannot be withdrawn within that period. Financial institutions notify us one day after their normal three day clearance period of any dishonoured cheques.

## How do I access information and transact on my account?

The easiest way to access information and transact on your investment account is through our **InTouch** service.

Simply by calling **13 2015**, you can access account information and perform the following transactions:

- additional investments;
- withdrawals;
- change your address;
- account balances;
- unit prices (interest rates);
- distribution information;
- obtaining a current PDS; and
- general enquiries.

InTouch is available for unit price (interest rates) information 24 hours a day, 365 days a year. InTouch transactions can be requested between 8 am and 8 pm (Sydney time), Monday to Friday.

You can also request these transactions and access information by faxing us on **(02) 9378 0956**.

### Do I need to join InTouch?

You will automatically become an InTouch member upon our acceptance of your investment application, except in the case of some joint investors. Joint investors who have nominated on the application form that **all investors must sign** are unable to transact via the telephone but can fax a written request, signed by all parties.

### How do I use InTouch?

Using InTouch is easy. To request a transaction, you simply provide your Client Number and Personal Identification Number (PIN). You will receive these identification numbers shortly after your initial investment.

**Please note**, if you are, or have previously been a Commonwealth Financial Services client, you would have been issued a Client Number and PIN. However, if you have not retained these identification numbers then call us on **13 2015**.

To ensure you can use InTouch for additional deposits you will need to complete the Direct Debit Request in section 10 of the application form.

Proceeds from your InTouch withdrawals will be paid only to the bank account that you have nominated on your application form. Should your account details change, you need to advise us in writing, including a new Direct Debit Request Authority form, signed by each investor on your account.

Please read the terms and conditions for using InTouch on page 24.

## Can I access information on the internet?

The commbank website has been developed to assist you with your investment choices and managing your investments on a day to day basis.

The commbank website offers:

- access to the current PDS;
- information on investment products and services;
- education materials;
- latest market news and performance information; and
- the ability to view your current investment balance.

Investment balances can be accessed on the internet by visiting **commbank.com.au** and selecting 'Managed Funds Balances' from the 'Log in to...' drop-down menu. Balances are available from 8 am to 8 pm (Sydney time), Monday to Friday.

Like InTouch, you will need your Client Number and PIN to access your current investment balance.

## What information will I receive?

To keep you informed about your investment, we will send you:

- confirmation of your initial investment;
- transaction statements (sent at least every three months)\*; and
- an Annual Report including audited Financial Statements of the Trust (within 90 days from the end of the financial year).

\* Your transaction statement for the June quarter will advise you of the total income paid over the financial year. This will assist you with completion of your annual taxation return. As such, we do not issue a personalised taxation statement for the Trust.

You should keep your copy of the PDS for future reference together with any updating information sent to you. You can obtain free of charge, a current PDS or copies of any information we send you by calling **13 2015** between 8.30 am and 6 pm (Sydney time), Monday to Friday.

## How are distributions paid?

You begin to earn income on your investment from the day that the investment takes effect. Requests for investments into the Trust will usually be effected on the same business day where the request is received by 4 pm (Sydney time). Where the request is received after 4 pm (Sydney time), the investment will be effected on the next business day.

The income that the Trust generates may include interest earned on the securities that they invest in, as well as some realised gains. The share of the Trust's income that you receive is based on the number of units you hold and how long you hold them.

Distribution income may be:

- reinvested in additional units in Commonwealth Cash Management Trust;
- paid in Australian dollars into an Australian bank account, building society or credit union which accepts electronic funds transfers.

All distributions will be automatically reinvested if you do not nominate a method of payment for your distributions. If you have a Regular Savings Plan or Monthly Payment Plan your distribution will be automatically reinvested.

The purchase price of units on reinvestment is \$1.00. Reinvested units will earn income from the date of issue. The date of issue is the date of income distribution (after the end of March, June, September and December).

Distributions are usually paid within 30 days of the end of the period. Only applications showing a non-Australian address will be treated as non-residents for withholding tax purposes.

## What is the Monthly Payment Plan?

The Monthly Payment Plan (MPP) is designed for investors who wish to receive a certain level of income each month.

### How does it work?

An MPP makes an automatic payment each month, of a minimum of \$100, from the Trust into your Australian bank account.

You can nominate any day of the month for the payment into your account. We will redeem sufficient units in the Trust. This will take place early enough to ensure that the proceeds are in your bank account on the nominated day. If the nominated day falls on a weekend or a public holiday or the day selected does not occur in a particular month, then the funds will be deposited on the previous business day.

If you wish to set up an MPP please ensure that you complete the details in sections 8 and 9 of the application form. Please ensure that your bank or financial institution permits electronic funds transfer. As a participant in an MPP, you appoint us as your agent regarding the Trust to withdraw units and to reinvest all income distributions to which you are entitled during the MPP's operation.

**Investors should note** that we may cancel or vary the terms of the MPP by giving you at least 10 business days prior written notice. You indemnify and keep indemnified and release us from any actions, claims, proceedings, accounts, demands, costs, expenses or liability arising in respect of the use or operation or purported use or operation of the MPP.

### What effect will the MPP have on my investment capital?

The effect of the MPP will depend on whether your monthly payment amount is more or less than the amount of income to which you are entitled.

If the total of your monthly payments for each distribution period is more than your income entitlement, then your overall number of units will fall. This may result in a decrease in your original capital investment.

If the total of your monthly payments for each distribution period is less than your income entitlement, then your overall unitholding will generally increase.

### How do I change my MPP details?

If you wish to change your account details, alter the amount of your monthly payment or stop payments, simply notify us in writing, showing signatures of all investors nominated in your account (unless you have nominated 'any one investor to sign' as the preferred method of account operation). Please allow 10 business days for the implementation of your request.

### Changing your account details

Requests to change your banking details must be made in writing and signed by all investors on your account (unless joint investors have nominated 'any one investor to sign' as the preferred method of account operation). We will not accept these changes by telephone.

Joint investors will need to individually contact us by telephone in order to change their address unless the method of operation is 'all investors to sign', in which case, the request must be in writing.

You may change your recorded address through InTouch but normal identification procedures will apply.

If you use InTouch for additional deposits, or participate in a Regular Savings Plan, you will need to complete a new Direct Debit Request.

# Fees and other costs

## Consumer advisory warning

### Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns.

For example, total annual fees and costs of 2% of your fund balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask the Trust or your financial adviser.\*

### To find out more

If you would like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** website ([www.fido.asic.gov.au](http://www.fido.asic.gov.au)) has a *managed investment fee* calculator to help you check out different fee options.

\*The above warning is required by law. Management costs are not negotiable.

## What are the fees and costs on my investment?

This document shows fees and other costs that you may be charged. These fees and costs may be deducted from your money or from the returns on your investment, or directly from the Trust's assets as a whole. Taxes are set out in another part of this document. You should read all of the information about fees and costs because it is important to understand their impact on your investment.

Type of fee or cost	Amount	How and when paid?
<b>Fees when your money moves in or out of the Trust</b>		
<b>Establishment fee:</b> The fee to open your investment.	Nil	This fee does not apply to your investment.
<b>Contribution fee:</b> The fee on each amount contributed to your investment.	Nil	This fee does not apply to your investment.
<b>Withdrawal fee:</b> The fee on each amount you take out of your investment.	Nil	This fee does not apply to your investment.
<b>Termination fee:</b> The fee to close your investment.	Nil	This fee does not apply to your investment.
<b>Management costs</b>		
The fees and costs for managing your investment.*	0.91% p.a.^	Management costs are your total ongoing fees and costs expressed as a percentage of the total average net assets of the Trust.  Management costs are reflected in the daily income rate and paid quarterly or as incurred.
<b>Service fees</b>		
<b>Switching fee:</b> The fee for changing investment options.	Nil	This fee does not apply to your investment.

\* Fees include an amount that may be payable to an adviser. Refer to 'What is paid to your adviser?' on page 15.

^ Management costs are for the year ended 30 June 2005. As at the time of printing, management costs were unaudited. For up-to-date management costs (if available) please call **13 2015** between 8.30 am and 6 pm (Sydney time) Monday to Friday.

## Additional explanation of fees and costs

### Increases or alterations to management costs

Management costs consist of:

- Responsible Entity fee – the fee we charge for managing your investment, and;
- expense recoveries – the out-of-pocket expenses that we are entitled to recover from the Trust. Expenses can include registry costs, custodian costs, printing costs, audit fees, and GST payable on the fees paid to us.

We may vary the Responsible Entity fee at our absolute discretion, without your consent, within the limits prescribed in the Trust's Constitution. If the variation is an increase in fee, we will give you 30 days advance written notice.

The Trust's Constitution allows for the Responsible Entity to receive a maximum of 1% p.a. in Responsible Entity fees however, until further notice, we will receive 0.75% p.a.

We do not expect expense recoveries to exceed 0.25% p.a. in total for the Trust, however, the Trust's Constitution allows us to recover expenses above this level, with certain expense recoveries being capped at a total of 0.50% p.a.

### Negotiation of management costs

Management costs are not negotiable.

### Example of annual fees and costs

This table gives an example of how the fees and costs in the Trust can affect your investment over a 1-year period. You should use this table to compare this product with other managed investment products.

Example – Commonwealth Cash Management Trust		Balance of \$50,000 with a contribution of \$5,000 during year
Contribution fees	Nil	There are no contribution fees on your investment.
<b>PLUS</b> Management costs*	0.91%	<b>And</b> , for every \$50,000 you have in the Trust you will be charged \$455 each year.*
<b>EQUALS</b> Cost of the Trust		If you had an investment of \$50,000 at the beginning of the year and you put in an additional \$5,000 during that year, you would be charged fees of from:  <b>\$455</b>  <b>What it costs you will depend on the investment option you choose and the fees you negotiate with your fund or financial adviser.</b>

\* Management costs can fluctuate year to year. Please refer to 'Increases or alterations to management costs' for more information. The management cost calculation shown here assumes an average account balance during the year of \$50,000.

**Please note** that this is just an example. In practice, the actual account balance of an investor will vary daily and the actual fees we charge are based on the value of the Trust, which also fluctuates daily.

### Transaction costs

Transaction costs such as brokerage, government taxes/duties/levies, and bank charges are paid from the Trust.

### Taxation

Please refer to page 20 for further details.

### What is paid to your adviser?

We pay commissions out of the fees received by us to entities within the Commonwealth Bank Group including Commonwealth Financial Planning Ltd ('the Licensee'). These commissions are set out in the table below and are not an additional cost to you.

	Maximum amount payable	
	Initial commissions A payment for placements of investments in the Trust	Ongoing commissions Annual payment taken out of the Responsible Entity fee
Commonwealth Cash Management Trust	0.20%	0.20% p.a.

Financial planners permanently employed by the Commonwealth Bank may also be eligible for bonuses based on placements of investments in the Trust. These bonus payments are variable and are paid by the Licensee from the Licensee's commissions. Bonus payments paid by the Licensee may also include cash incentives, travel and accommodation.

Details of the planners' remuneration are set out in the Financial Services Guide and Statement of Advice which you will receive from your planner, if you use this service.

# Accessing information and transacting on your account

	Phone: 13 2015	Internet: commbank.com.au /personal <sup>†</sup>	Fax: (02) 9378 0956	Mail: Commonwealth Financial Services GPO Box 3306 Sydney NSW 2001	Branch: At any Commonwealth Bank	Cut-off times:
<b>Account information</b>						
<ul style="list-style-type: none"> <li>■ Access your investment balance</li> <li>■ Access distribution rates</li> <li>■ Access product information</li> <li>■ Obtain a current PDS</li> </ul>	✓*	✓	✓	✓	✓	Our office operating hours are 8.30 am to 6 pm (Sydney time), Monday to Friday. Refer to page 8 for more information.
<ul style="list-style-type: none"> <li>■ Access your investment balance</li> <li>■ Access distribution rates</li> <li>■ Access product information</li> <li>■ Obtain a current PDS</li> </ul>	✓*	✓	✓	✓	✓	
<ul style="list-style-type: none"> <li>■ Access your investment balance</li> <li>■ Access distribution rates</li> <li>■ Access product information</li> <li>■ Obtain a current PDS</li> </ul>	✓	✓	✓	✓	✓	
<ul style="list-style-type: none"> <li>■ Access your investment balance</li> <li>■ Access distribution rates</li> <li>■ Access product information</li> <li>■ Obtain a current PDS</li> </ul>	✓	✓	✓	✓	✓	
<b>Transacting on your account</b>						
<b>Initial investment</b>						
<ul style="list-style-type: none"> <li>■ Cheque</li> </ul>	X	X	X	✓	✓	In our principal office of administration by 4 pm on Sydney business days.
<b>Additional investments</b>						
<ul style="list-style-type: none"> <li>■ Cheque</li> <li>■ Direct Debit (you must have previously nominated an Australian bank account)</li> </ul>	X ✓*	X X	X ✓	✓ ✓	✓ ✓	In our principal office of administration by 4 pm on Sydney business days.
<b>Regular Savings Plan</b>						
<ul style="list-style-type: none"> <li>■ Set up plan</li> <li>■ Change plan</li> <li>■ Cancel plan</li> <li>■ Provide new bank account details</li> </ul>	X X X X	X X X X	✓ ✓ ✓ ✓	✓ ✓ ✓ ✓	✓ ✓ ✓ ✓	You can nominate any day of the month for the RSP to occur. Changes must be made at least 10 business days before the next debit day.
<b>Withdrawals</b>						
<ul style="list-style-type: none"> <li>■ Credit to a previously nominated bank account</li> </ul>	✓*	X	✓	✓	✓	In our principal office of administration by 4 pm on Sydney business days.
<b>Monthly Payment Plan</b>						
<ul style="list-style-type: none"> <li>■ Set up plan</li> <li>■ Change plan</li> <li>■ Cancel plan</li> <li>■ Provide new bank account details</li> </ul>	X X X X	X X X X	✓ ✓ ✓ ✓	✓ ✓ ✓ ✓	✓ ✓ ✓ ✓	You can nominate any day of the month for the MPP to occur. Changes must be made at least 10 business days before the next debit day.

\* Our automated InTouch service 13 2015 is available from 8 am to 8 pm (Sydney time), Monday to Friday, for these functions. Distribution rates and current interest rates are available 24 hours a day, 365 days a year.

† Refer to page 9 for information on how to use this service.

# Additional information

## Acceptance of your application

See page 29 for details on who can invest and how an investment should be made. However, we have the right to reject any application received. All accepted application monies require four business days for clearance and therefore cannot be withdrawn within that period. Financial institutions notify us one day after their normal three day clearance period of any dishonoured cheques.

## Cooling-off period

A 14 day 'cooling-off period' will apply to your initial investment in the Trust in certain circumstances. If, during the 14 day cooling-off period, you decide that the investment does not meet your needs, then simply advise us in writing or by fax.

The 14 days start when your transaction confirmation is received by you or five days after your units are issued, whichever is earlier. We will refund your investment, reduced or increased for market movements. As a result the amount returned to you may be less than your original investment.

Please note that the cooling-off period does not apply to additional investments, Regular Savings Plans (RSP) and reinvested distributions.

## Method of account operation for joint investors

Where two or more investors are nominated on the application form, investors may elect to give authority for any one investor to sign on behalf of all other nominated investors when making transaction requests. Alternatively, investors may require that all nominated investors sign when making transaction requests. This election is made on section 3 of the application form. If you wish to change your method of operation from 'any one investor to sign' to 'all investors to sign', you can contact us on **13 2015** between 8.30 am and 6 pm (Sydney time), Monday to Friday then send us your change request in writing. All requests to change the method of operation from 'all investors to sign' to 'any one investor to sign' must be made in writing. You should allow up to five business days for this change to be effected.

## Power of Attorney

For applications signed under Power of Attorney, please provide a certified copy of the Power of Attorney. A verified copy of the attorney's signature must be provided with the Power of Attorney. Powers of Attorney need not be registered, with the exception of those from Tasmania.

## Business days

Where we refer to a business day in this PDS we mean a day other than a Saturday or a Sunday or a listed public or bank holiday in Sydney.

## Complaints handling procedures

If you have any questions or complaints, simply call **13 2015** between 8.30 am and 6 pm (Sydney time), Monday to Friday or send an email to [service@cba.com.au](mailto:service@cba.com.au)

If the matter is not resolved to your satisfaction, please put your complaint in writing and send it to:

Customer Relations  
Commonwealth Bank Group  
Reply Paid 41  
Sydney NSW 2001

Please mark your complaint letter and envelope 'Notice of Complaint'. When complaints are received we will investigate the cause of your concern and respond to you normally within 10 business days. Some matters are more complex and can take a little longer to resolve. If that is the case, we will keep you informed of our progress.

If you are still dissatisfied with the outcome, you have the right to complain by writing to:

Financial Industry Complaints Service Limited  
PO Box 579  
Collins Street West  
Melbourne VIC 8007  
Telephone: 1300 780 808  
Facsimile: (03) 9621 2291  
Email: [fics@fics.asn.au](mailto:fics@fics.asn.au)

## Respecting your personal information

We collect personal information from you in order to process your application, administer your investment and keep in touch with you about your investment.

We may disclose this information on a confidential basis to companies that provide services on our behalf (e.g. a printing firm engaged to print and mail statements to you).

If you used a financial adviser who recommended your investment in the Trust (as indicated on your application form), then details of your investment may be provided to that adviser.

On occasion we may use the information to tell you about other products and services that could be useful to you. We may also use this information to send you marketing materials on products and services offered by other members of the Commonwealth Bank Group. However, if you do not wish to receive any marketing materials on products and services,

please tick the appropriate box on the application form on page 39. We will also disclose your information if required to do so by law or if you consent to or request the disclosure.

If you think our records of your personal information are incorrect or out of date, it is important that you contact us so that your records can be corrected. You may (subject to permitted exceptions) access the personal information that we hold on you at any time by contacting Customer Relations, Commonwealth Bank Group, GPO Box 41, Sydney NSW 2001.

You may choose not to give your personal information or to limit the information you provide to us. Depending on the type of information you withhold, we may not be able to provide you with your requested investment, or pay income into your bank account.

For further information on our privacy and information handling practices, please refer to our Privacy Policy Statement, which is available at [colonialfirststate.com.au](http://colonialfirststate.com.au) or by calling us on **13 2015**. The Commonwealth Bank's Privacy Policy Statement is also relevant and is available on the Commonwealth Bank website, [commbank.com.au](http://commbank.com.au) or by calling us on **13 2015** between 8.30 am and 6 pm (Sydney time), Monday to Friday.

## Tax Advice

The taxation information provided in this PDS is of a general nature only and should not be regarded as providing specific taxation advice. If you are uncertain as to your tax position you should obtain independent professional advice as to your particular circumstances.

## Taxation, Tax File Number (TFN) and Australian Business Number (ABN)

The net taxable income of the Trust will be distributed to unitholders. Income distributed or reinvested forms part of your assessable income in the year in which it is earned.

Providing your TFN or ABN is not compulsory. However if you do not provide your TFN, ABN or a relevant exemption, we will be obliged to withhold tax from your distributions or any income entitlement at the highest marginal tax rate plus Medicare levy (currently 48.5%). If you wish to claim an exemption, complete the relevant box on the application form and insert the exemption claimed.

- **Pension** – recipients of Age, Disability Support, Service, Carer's, Widow B, Parenting Payment or Special Pension or Rehabilitation Allowance should write the full name of the pension you receive.
- **Organisation not required to lodge a tax return** – write 'NL' and the reason why the organisation is not required to lodge a tax return.

Collection of tax file information is authorised by tax laws and the Privacy Act which strictly regulate its use and disclosure. To be eligible to be recorded as a non-resident, you must supply an overseas address.

## Taxation for non-residents

If you are not an Australian resident for taxation purposes, you must supply your overseas address in section 5 of the application form. If an overseas address is provided, withholding tax of 10% will be deducted from your income entitlements. If an Australian address is provided, you will need to quote an Australian TFN or ABN or else we will be obliged to deduct tax at the rate of 48.5% of your distribution entitlement.

## Social Security

The Trust is classified by Centrelink and the Department of Veterans' Affairs (DVA) as a financial investment, which means it is subject to both the Income and Assets Tests. It should be noted that the social security treatment of the Trust is subject to government policy, which is constantly under review. Accordingly, you should consult with Centrelink or DVA as to the social security implications applicable to you.

## Your rights

You will receive units in the Trust when your application for investment has been accepted. Each unit represents an equal proportionate beneficial interest in the assets of the Trust as a whole and does not give you an interest in any particular property of the Trust.

Your rights include the right to:

- receive income and other distributions attributable to the Trust;
- transfer units (subject to certain restrictions);
- convene, attend and vote at meetings of unitholders; and
- participate in the winding-up of the Trust.

## Your liability

The Constitution provides that you, by reason alone of being a unitholder, are not under any personal obligation to indemnify the Responsible Entity or any creditor of them should the liabilities of the Trust exceed its assets. The Constitution provides that any right of indemnity of the Responsible Entity is limited to recourse to the Trust.

## The Constitution

Commonwealth Cash Management Trust is a managed investment scheme that has been registered in accordance with the provisions of the Corporations Act. The Trust is governed by a Constitution that is dated 6 November 1985 (as amended).

The Constitution sets out the rights of members of the Trust as unitholders in the Trust and also sets out the rights, duties and obligations of Colonial First State as Responsible Entity.

The main provisions of the Constitution include:

- the role of the Responsible Entity. Colonial First State has full and complete powers to manage the assets of the Trust, and has all the powers that are incidental to the ownership of the assets;

- the rights of unitholders, such as to receive distributions of income, make withdrawals, transfer units and receive statements as to the financial affairs of the Trust at regular intervals;
- how the Constitution may be amended including that the Responsible Entity may not amend the Constitution, where it is reasonably believed that the rights of unitholders are adversely affected, without the prior approval of a meeting of unitholders;
- how unitholders may call a meeting, at which they may vote to amend the Constitution and other matters such as removing the Responsible Entity;
- fees and costs recoveries;
- unit issue and withdrawal mechanisms;
- the calculation, entitlement to and distribution of income, and proceeds of realisation of the Trust on termination; and
- the circumstances in which the Responsible Entity can defer acceptance of applications and withdrawals and defer calculation of issue and redemption prices, including when relevant financial markets are closed, when trading on financial markets is restricted or suspended, or during emergencies. The suspension may not exceed 30 continuous days.

Colonial First State may appoint a person or entity, including an associate of Colonial First State:

- as its attorney, agent or delegate to exercise any of its powers or perform its obligations; and
- to hold title to, dispose of or otherwise deal with any asset on behalf of Colonial First State.

Colonial First State or an officer or employee or associate of it may:

- be a unitholder;
- act in any capacity including as a representative, delegate or agent of Colonial First State or any unitholder; and
- have an interest in or enter into a contract or transaction with any person (including Colonial First State, an associate of Colonial First State, any unitholder or any other person whose units form an asset of the Trust).

A copy of the Constitution and the Compliance Plan is available free of charge by calling **13 2015** between 8.30 am and 6 pm (Sydney time), Monday to Friday.

## **Borrowing powers**

The Constitution provides that the Responsible Entity may borrow an amount of up to 20% of the net asset value of the Trust. It is not current policy to borrow to acquire assets. However, under certain circumstances borrowings may be arranged to meet withdrawals. The Trust currently has no borrowings.

## **Our Compliance Plan**

Every registered managed investment scheme is required to have a Compliance Plan.

The Compliance Plan for the Trust has been approved by the Directors of Colonial First State and describes key controls and measures designed to ensure that the business activities of Colonial First State comply with the Constitution and the Corporations Act.

The Compliance Plan does not detail every measure Colonial First State has in place to ensure such compliance. However it has been prepared to cover those areas prescribed by the Corporations Act and ASIC.

It is required that the Compliance Plan is independently audited annually.

## **Are labour standards or environmental, social or ethical considerations taken into account?**

Colonial First State does not specifically take into account labour standards or environmental, social or ethical considerations when making investment decisions. However, where those factors negatively impact investment performance or company stability, we may discuss these matters with company management and/or review our decision to hold the specific investment. Reviews are on a case by case basis as such factors arise. We do not use any methodology for such reviews or have predetermined views about the extent to which factors will be taken into account in a review.

## **Our reporting requirements**

The Trust is a 'disclosing entity' under the Corporations Act, and so is subject to regular reporting and disclosure obligations. Copies of documents we lodge with ASIC to fulfil these obligations may be obtained from, or inspected at, an ASIC office.

You will have a right to request a copy of certain documents from us when they become available, and we must send you a copy (free of charge) as soon as practicable and in any event within five days. Your request will be fulfilled in the way you choose – by email, fax or post, or you can collect it from our offices. The documents are:

- the annual financial report for the Trust most recently lodged with ASIC;
- any half-year financial report lodged with ASIC; and
- any continuous disclosure notice given for the Trust after the lodgement of the annual financial report for that option and before the date of this PDS.

## Annual Financial Reports

Copies of the Trust's latest audited accounts including income, expenditure, operating profit and distributed income, are available free of charge by calling **13 2015** between 8.30 am and 6 pm (Sydney time), Monday to Friday.

## Terms and conditions

### InTouch

The following conditions apply to customers who use InTouch:

- We agree to process transactions for requests received by telephone provided the security procedures instituted by us are satisfied, including correct identification of your Personal Identification Number (PIN). If we are not satisfied with the identity or the authority of the Investor(s), we may decline to comply with the telephone instructions.
- You agree to keep your PIN secure at all times and that you will not divulge your PIN to anyone. If you know or suspect that your PIN is known by another person, you agree to contact us immediately. 'Anyone' or 'another person' includes, but is not limited to, any joint holders or authorised signatories of the nominated Australian bank account on the original application form or any other account you subsequently nominate.
- The proceeds of telephone withdrawal requests will only be paid to the nominated Australian bank account on the original application form. Any subsequent change will require written instructions signed by all Investors unless you have nominated 'any one investor to sign' as the preferred method of account operation.
- Provided we process your transaction in accordance with your instructions, it will be deemed to satisfy all our obligations and neither you nor any other person will have any claim against us.
- You release, discharge and agree to indemnify and keep us indemnified from, and against, all actions, proceedings, accounts, claims and demands in respect of any liabilities arising out of telephone or facsimile withdrawals except to the extent that such liability is attributable to our own neglect.
- You release us from any and all actions, proceedings, accounts, claims and demands in relation to telephone withdrawals where your PIN was used by another person and you knew, suspected or ought reasonably to have known or suspected that another person knew your PIN but you did not immediately advise us.
- Telephone conversations may be electronically recorded without further notice, and use of InTouch is made with the knowledge of that recording.
- You may be liable to pay your nominated financial institution or us any fees, including government charges and costs associated with direct debit and cheque dishonours incurred in respect of your use of InTouch, and you authorise us to redeem units and apply the proceeds to any of these associated costs.

- In the case of Joint Investors, any investor may request transactions by telephone unless you have nominated 'All investors to sign' in section 3 of the application form. In this case, telephone transactions will not be permitted.
- Telephone requests will be subject to normal procedures set out in the Constitution.
- We cancel or vary the terms of this facility upon giving 10 business days prior written notice.

### Regular Savings Plan (RSP)

The following conditions apply to customers who use the RSP:

- Regular investments are accepted in accordance with the PDS current at the time of the relevant investment. A copy of the current PDS is available free of charge on request.
- We may at any time cancel or vary the terms of the RSP by giving you 10 business days written notice.
- By participating in the RSP you agree to release, indemnify and keep us indemnified from any actions, claims, costs, proceedings, accounts, demands, expenses, or liability suffered by you in respect of the use or operation or purported use or operation of the RSP.
- We may cancel the RSP if a direct debit request is not met on three occasions for any reason outside our control during any 12-month period commencing from your first debit.
- Funds invested in the RSP will not be available for withdrawal until cleared (which may take up to four business days).

# Direct Debit Request Service Agreement

## Definitions for this agreement

**account:** the account nominated by you on the Direct Debit Request.

**agreement:** this Direct Debit Request Service Agreement between you and us, including the direct debit request.

**business day:** a day other than a Saturday or a Sunday or a listed public or bank holiday in Sydney.

**debit day:** the day that payment is due.

**debit payment:** a particular transaction where a debit is made, according to your direct debit request.

**direct debit request:** the direct debit request between us and you.

**us and we and our:** Colonial First State Investments Limited  
ABN 98 002 348 352, the company you have authorised to debit your account.

**you and your:** the customer(s) who signed the direct debit request.

**your financial institution:** the financial institution where you hold the account that you have authorised us to arrange to debit.

## 1. Debiting your account

1.1 By signing a direct debit request, you authorise us to arrange for funds to be debited from your account according to the agreement we have with you.

1.2 We will only arrange for funds to be debited from your account:

- as authorised in the direct debit request; and/or
- according to any notice sent to you by Colonial First State Investments Limited, specifying the amount payable for a product and the date the payment is due.

1.3 If the debit day falls on a day that is not a business day, we may direct your financial institution to debit your account on the next business day. If you are unsure about which day your account has or will be debited, please check with your financial institution.

## 2. Changes by us

2.1 We may vary this agreement at any time by giving you at least 10 days notice.

## 3. Changes by you

3.1 All change requests must be made in writing.

3.2 If you wish to stop or defer a debit payment you must write to us at least 10 business days before the next debit day. This notice should be given to us before you give notice to your financial institution.

3.3 You may also cancel your authority for us to debit your account at any time by giving us 10 business days notice in writing before the next debit day. This notice should be given to us in the first instance and should be sent to Commonwealth Financial Services, GPO Box 3306, Sydney NSW 2001.

## 4. Your obligations

4.1 It is your responsibility to ensure that there are sufficient clear funds available in your account, or that you have made the necessary arrangements with your financial institution, to allow a debit payment to be made.

4.2 If there are insufficient clear funds available in your account, or you have failed to make the necessary arrangements with your financial institution to meet a debit payment:

- you or your account may be charged a fee and/or interest by your financial institution;
- you or your account may be charged a fee to reimburse us for charges we have incurred for the failed transaction. (This fee will not be charged for the life of this PDS.)

4.3 Please check your account statement to verify that the amounts debited from your account are correct.

4.4 If Colonial First State Investments Limited is liable to pay goods and services tax ('GST') on a supply made in connection with this agreement, then you agree to pay Colonial First State Investments Limited on demand an amount equal to the GST included in the consideration payable for the supply.

## 5. Dispute

5.1 If you believe that there has been an error in debiting your account simply call **13 2015**, between 8.30 am and 6 pm (Sydney time), Monday to Friday and confirm the details in writing with us as soon as possible so that we can resolve your concerns quickly.

5.2 If our investigations show that your account has been incorrectly debited we will arrange for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.

5.3 If our investigations show that your account has not been incorrectly debited we will respond to your concerns by providing you with reasons and copies of any documents which we believe justify the view we have taken.

5.4 Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still refer it to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

## 6. Accounts

6.1 You should check:

- with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions;
- your account details which you have provided to us are correct by checking them against a recent account statement; and
- with your financial institution before completing the direct debit request if you have any queries about how to complete the direct debit request.

6.2 **Warning:** if the account number you have quoted is incorrect, you may be charged a fee to reimburse our costs in correcting any deductions from:

- an account you do not have authority to operate; or
- an account you do not own.

## 7. Confidentiality

7.1 We will keep any information (including your account details) in your direct debit request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.

7.2 We will only disclose information that we have about you:

- to the extent specifically permitted by the law; or
- for the purpose of this agreement (including disclosing information in connection with any query, dispute or claim).

## 8. Notice

8.1 If you wish to notify us in writing about anything relating to this agreement, please see page 36 for the correct mailing address.

8.2 We will notify you by sending a notice in the ordinary post to the last address you notified to us.

8.3 Any notice will be deemed to have been received five business days after it is posted.

# Completing your application

To invest in the Trust, please complete the application form following. **Cheques accompanying your application should be made payable to 'Colonial First State Investments Limited – Commonwealth Applications Account'**. You should ensure that the amount of your cheque equals the total of your investment outlined in section 6 in the application form.

### Cash deposits will not be accepted.

Investing on behalf of:	The investment should be in the name of:	For example:	The form should be signed by:	Tax File Number	Refer Applic. Form Section
Individual(s) over the age of 18 years*	The person(s)	Michael Jones Evelyn Jones	Each applicant	Each applicant	1, 2
A company	The company	ABC Pty Ltd	The person(s) authorised to do so	Company	4
A trust	The trustee(s) without reference to the trust.	Stephen Way David Irwin	The trustee(s)	Trust	1, 2
A superannuation fund	The trustee(s) without reference to the trust.	Stephen Way Evelyn Jones	The trustee(s)	Trust	1, 2
A partnership	The principals	David Irwin Michael Jones	The principals	Partnership	1, 2
Sole trader	The principal	David Irwin	The principal	The principal	1
An unincorporated body/schools/clubs	An individual(s) on behalf of the body.	Evelyn Jones	The person(s) authorised to do so	An individual(s) on behalf of the body or the body's TFN	1, 2
A deceased estate	The executor(s) without reference to the deceased estate.	Michael Jones	The executor(s)	The estate	1, 2

\* We will not accept any investment in the name of a minor (someone aged under 18 years of age).

### Power of Attorney

For applications signed under Power of Attorney, please provide a certified copy of the Power of Attorney. Powers of Attorney need not be registered, with the exception of those from Tasmania. A verified copy of the attorney's signature must be provided with the Power of Attorney.

## Application Instruction Checklist ✓

- Please PRINT all details as required on the application form.
- All applicants must sign and date the application form in section 14.
- If you wish to start a Regular Savings Plan, or make additional investments via the telephone through InTouch complete sections 7, 9 and 10 of the application form.
- If you wish to join the Monthly Payment Plan, complete sections 8 and 9 of the application form.
- Make your cheque payable to **'Colonial First State Investments Limited – Commonwealth Applications Account'**. Please note that investments made in the form of cash will not be accepted and all cheques should be in Australian dollars.
- Send the completed application form and cheque to:  
Commonwealth Financial Services  
Reply Paid 3306  
Sydney NSW 2001
- For applications signed under Power of Attorney please provide a copy of the Power of Attorney. Powers of Attorney need not be registered, with the exception of those from Tasmania. A verified copy of the attorney's signature must be provided with the Power of Attorney.

For assistance in completing the application form, simply call 13 2015 between 8.30 am and 6 pm (Sydney time), Monday to Friday.



# Application for Investment Commonwealth Cash Management Trust

This application form forms part of the PDS dated 22 August 2005  
Please use **BLACK PEN** and **BLOCK LETTERS** when completing this form.

This investment is... Initial  Additional  Account number

Type of investor is:  
(refer to page 29) Individual  Joint  Company  Trust  Other

## 1 Investor 1

Client number   
(if known)

Mr  Mrs  Ms  Miss  Other

First name  Middle initials  Surname

Date of birth

**For taxation purposes, are you an Australian resident?** Yes  No

If No, you must supply your full overseas address in section 5. **For joint investors your residency status must be the same.**

If Yes, please supply your TFN/ABN or exemption reason.

TFN/ABN or exemption reason: If you do not provide your TFN/ABN or appropriate exemption, we are required to withhold tax at the highest marginal tax rate (plus Medicare levy) from income distributions made to you. However, you may be able to claim this back in your tax return.

## 2 Investor 2

Client number   
(if known)

Mr  Mrs  Ms  Miss  Other

First name  Middle initials  Surname

Date of birth

**For taxation purposes, are you an Australian resident?** Yes  No

If No, you must supply your full overseas address in section 5. **For joint investors your residency status must be the same.**

If Yes, please supply your TFN/ABN or exemption reason.

TFN/ABN or exemption reason: If you do not provide your TFN/ABN or appropriate exemption, we are required to withhold tax at the highest marginal tax rate (plus Medicare levy) from income distributions made to you. However, you may be able to claim this back in your tax return.

### Please Note:

- You should only apply for units in the Trust if you are satisfied you have accessed and read the entire electronic version of this PDS.
- Applications will only be accepted from persons receiving the PDS in Australia.
- We will send you a paper copy of the PDS free of charge on request when you contact us on 13 201 5 between 8.30 am and 6 pm (Sydney time), Monday to Friday.
- The law prohibits any person from passing the application form on to another person unless it is attached to or accompanied by the complete and unaltered PDS.
- After completing this form please refer to the Application Instruction Checklist on page 30.

### 3 Method of operation – Joint Investors must complete

To be completed by joint investors, or for investments made in more than one name.

Please tick appropriate box:  Any one investor to sign  All investors to sign

**Please note** if you select “All investors to sign”, transaction requests must be in writing and be signed by all investors, and transaction requests by telephone will not be permitted.

**If you do not select an option the authority will default to “All investors to sign”.**

### 4 Company investors – Refer to page 29

Company name/Other investors

TFN/ABN

Contact name

### 5 Contact details

**Please note** it is mandatory that you provide your street address for your application to be accepted.

Street address or overseas address **if non resident**

Postal address

Postcode

Postcode

Daytime telephone number

Evening telephone number

Email address

### 6 Investment and distribution details

Investment amount

\$

**Cash deposits will not be accepted.**

Distribution details:

Reinvest

Direct Credit<sup>1</sup>

<sup>1</sup> For direct credit, please complete your bank details in section 9. If you do not nominate a distribution method, we will default to “reinvest”.

### 7 Regular Savings Plan

A Regular Savings Plan (RSP) allows you to make automatic monthly investments of at least \$100. You can only commence an RSP after you have made an Initial Investment of \$5,000.

Do you wish to participate in a RSP?

No

Yes  Deduct my regular investments from my bank account

nominated in section 9 on day  of the month.<sup>2</sup>

Monthly amount

\$  •00

**Please ensure that you complete sections 9 and 10**

<sup>2</sup> If no date is specified the RSP will commence one month after the initial deposit

## 8 Monthly Payment Plan

A Monthly Payment Plan allows you to receive monthly payments of \$100 or more.

Do you wish to have a Monthly Payment Plan?

No

Yes  Please pay into my bank account nominated in

section 9 on day  of the month.<sup>3</sup>

Monthly amount

\$  •00

Please ensure that you complete section 9

<sup>3</sup> If no date is specified the Monthly Payment Plan will commence one month after the initial deposit

## 9 Nominated bank account details – must be completed by all investors

You need to complete the Direct Debit Request below if you wish to use InTouch for additional deposits or participate in a Regular Savings Plan.

**Details of your account** - all details must be supplied

Name of the Financial Institution

Account name

BSB number

Account number

Branch name

## 10 Direct Debit Request (DDR)

**Customers' authority**

Name of investor/s giving the DDR

I/We

authorise and request Colonial First State Investments Limited (APCA User ID Number 060 848) to arrange for funds to be debited from my/our account at the financial institution identified above and as prescribed below through the Bulk Electronic Clearing System (BECS). This authorisation is to remain in force in accordance with the terms described in the Direct Debit Request Service Agreement.

**Signature/s**

(If joint account, all signatures may be required)

I/We authorise the following:

- 1 The Debit User to verify the details of the abovementioned account with my/our financial institution.
- 2 The financial institution to release information allowing the Debit User to verify the abovementioned account details.

Signed by Investor/s

Date

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

### 11 For our information

How did you hear about Commonwealth Cash Management Trust?

- Relative/friend  Materials in branch  
 Newspaper advertisement  Internet banner  
 Magazine advertisement  Commonwealth Bank website  
 Television advertisement  Information received in mail  Other – please specify  
 Article in newspaper or magazine

### 12 Special instructions

Please list below any additional instructions or information.


### 13 Marketing material

Please tick the box if you do not wish to receive any marketing material from us.

### 14 Declaration – All investors must sign here

#### Important

Before signing the application form, applicants should read the PDS to which it relates. This application form can only be used if it is attached to the PDS dated 22 August 2005.

#### Declaration

I/We agree to be bound by the Constitution, as amended from time to time, and this PDS. I/We authorise the application of the Tax File Number/s or Australian Business Number as indicated to this and any subsequent investment in my/our name/s.

If signed under Power of Attorney, I/We declare that I/we have not been given notice of revocation of the Power of Attorney by which this application is signed.

I/We authorise Colonial First State Investments Limited to conduct transactions on my/our behalf using the InTouch service and appoint Colonial First State Investments Limited as my/our InTouch authorised agent and agree to the conditions relating to the operation of InTouch contained in this PDS as detailed on pages 8 and 24.

I/We am/are not making this application because of an unsolicited meeting with or telephone call from another person.

I/We agree that, if Colonial First State Investments Limited or its related companies received money from me/us or on my/our behalf for any reason, the recipient does not need to hold that money on trust. This includes money received to acquire an interest in a financial product.

I/We have personally received an electronic version of this PDS dated 22 August 2005, or a print out of this PDS to which this application is attached before applying for units in the Trust. I/We declare that neither this application form nor a copy of it will be passed on to any other person by me/us unless it is attached or accompanied by the complete and unaltered PDS.

Commonwealth Bank of Australia and its subsidiaries do not guarantee or in any way stand behind the performance of Commonwealth Cash Management Trust or the repayment of capital by the Trust. Investments in Commonwealth Cash Management Trust are not deposits or other liabilities of Commonwealth Bank of Australia or its subsidiaries and investment type products are subject to investment risk, including possible delays in repayment and loss of income and principal invested.

**By signing this application I/we acknowledge that I/we understand that the Trust is not guaranteed by the Commonwealth Bank of Australia.**

**I/we acknowledge and declare that I/we authorise you to use, and disclose my/our personal information in the manner set out in the section entitled 'Respecting your personal information' on page 19.**

Name (Investor 1/Director/Secretary)

Name (Investor 2/Director/Secretary)

Signature

Date

Signature

Date

**Internal use only**

Adviser name

Phone number

Fax number

Adviser ID

In the event of a problem who do we contact?

Mobile Phone Number or Direct Contact Number

**Branch use only**

Referring branch

BSB

Processing branch

BSB

**Branch instructions**

**If received at branch, please forward the application form and cheque through the internal mail to:**

**Commonwealth Financial Services  
2380-001**

# Contacting Commonwealth Financial Services

## General Enquiries

National Callers	<b>13 2015</b> 8.30 am to 6 pm (Sydney time), Monday to Friday
International Callers	<b>+61 13 2015</b> 8.30 am to 6 pm (Sydney time), Monday to Friday
Unit Prices	<b>13 2015</b> 24 hours, 365 days a year
Facsimile	(02) 9378 0956
Internet	commbank.com.au/personal
Email	service@cba.com.au
Postal Address	Commonwealth Financial Services GPO Box 3306, Sydney NSW 2001
Branch Network	visit any Commonwealth Bank branch

**To arrange a no obligation consultation with a Commonwealth Financial Planner\*** visit any Commonwealth Bank branch, or simply call the number in your state or territory between 8.30 am and 5 pm (local time), Monday to Friday.

\*Commonwealth Financial Planners are authorised representatives of Commonwealth Financial Planning Limited  
ABN 65 003 900 169 AFSL 231139.

- **NSW/ACT** 1800 241 996
- **VIC/TAS/SA/NT** 1800 653 061
- **QLD/WA** 1800 642 730

## Directory

### Responsible Entity:

Colonial First State Investments Limited  
ABN 98 002 348 352  
GPO Box 3306  
Sydney NSW 2001

Telephone	<b>13 2015</b>
Facsimile	(02) 9378 0956
Email	service@cba.com.au

### Principal Office of Administration:

Level 1, 36-46 George Street  
Burwood NSW 2134

(Please note this address will change in October 2005 to 2-14 Elsie Street Burwood NSW 2134)

# 13 2015

8 am-8 pm Sydney time Mon-Fri\*

**[commbank.com.au](http://commbank.com.au)**

\* Please see page 16 for more details

