mint
ASSET MANAGEMENT

Product Disclosure Statement

Mint Asset Management Funds

For an offer of units in:

Mint Australasian Equity Fund

Mint Australasian Property Fund

Mint New Zealand SRI Equity Fund

Mint Diversified Growth Fund

Mint Diversified Income Fund

Mint Diversified Alternatives Fund

Issued By: Mint Asset Management Limited – 30 June 2023

This document replaces the Product Disclosure Statement dated 25 March 2021.

This document gives you important information about this investment to help you decide whether you want to invest. There is other useful information about this offer on **www.business.govt.nz/disclose**. Mint Asset Management Limited has prepared this document in accordance with the Financial Markets Conduct Act 2013. You can also seek advice from a financial advice provider to help you to make an investment decision.

1. Key information summary

What is this?

This is a managed investment scheme. Your money will be pooled with other investors' money and invested in various investments. Mint Asset Management Limited (Mint) will invest your money and charge you a fee for its services. The returns you receive are dependent on the investment decisions of Mint and the performance of the investments. The value of those investments may go up or down. The types of investments and the fees you will be charged are described in this document.

What will your money be invested in?

Mint offers 6 Funds for you to invest in.

These investment options are summarised on pages 4-6. More information about the investment target and strategy for each investment option is provided at *section 3 (Description of your investment options).*

Who manages the Funds?

Mint is the manager of the Funds. See *section 7 (Who is involved?)* for more information.

What are the returns?

The return on your investment comes from:

- Any change in the unit price; and
- Any income distributions made from the Fund

The Diversified Income Fund seeks to pay quarterly distributions, paid out of the net income accrued for the period. Distributions are not currently made from the other Funds.

See *section 2 (How does this investment work?)* for more information.

How can you get your money out?

Investments in the Funds are redeemable. A minimum redemption amount per Fund of the lower of $5,000 and your full investment currently applies. We may in certain circumstances defer or suspend a redemption, for example, if we determine it is not practicable, or would not be in the general interest of all investors of a Fund.

Section 2 (How does this investment work?) has further information on redeeming your investment.

Your investment in these Funds can be sold but there is no established market for trading these financial products. This means that you may not be able to find a buyer for your investment.

How will your investment be taxed?

The Funds are portfolio investment entities (PIEs).

The amount of tax you pay in respect of a PIE is based on your prescribed investor rate (PIR). To determine your PIR, go to **www.ird.govt.nz/roles/portfolio-investment-entities/find-my-prescribed-investor-rate.** See *section 6* of the PDS *(What taxes will you pay?)* on page 17 for more information.

Where can you find more key information?

Mint is required to publish quarterly updates for each Fund. The updates show the returns, and the total fees actually charged to investors, during the previous year. The latest fund updates are available at **www.mintasset.co.nz**. The manager will also give you copies of those documents on request.

Our investment options

Australasian Equity Fund

Typically invests in New Zealand and Australian listed equities and has an investment objective of outperforming the S&P/NZX50 Gross Index after fees and expenses, over the medium to long term.

Estimated annual fund charges (based on net asset value and GST inclusive)

1.19%

Risk Indicator



Australasian Property Fund

Typically invests in New Zealand and Australian listed property, and property related securities and has an investment objective of outperforming the S&P/NZX All Real Estate (Industry Group) Gross Index after fees and expenses, over the medium to long term.

Estimated annual fund charges (based on net asset value and GST inclusive)

0.98%

Risk Indicator



NZ SRI Equity Fund

Typically invests in New Zealand listed equities and has an investment objective of outperforming the S&P/NZX50 Gross Index after fees and expenses, over the medium to long term. The Fund is designed to meet specific responsible investment criteria, with the aim of building a portfolio where the holdings in aggregate, generate a better ESG score in our systems than the benchmark S&P/NZX50 Gross Index.

Estimated annual fund charges (based on net asset value and GST inclusive)

0.95%

Risk Indicator

← Potentially lower returns — Potentially higher returns →

1	2	3	4	**5**	6	7

← Lower risk — Higher risk →

Diversified Growth Fund*

This Fund aims to provide capital growth over the long term. The Fund invests primarily in New Zealand and international equities (including listed property if held), but will also hold cash and fixed interest securities. The objective of the Fund is to deliver returns in excess of the Consumers Price Index (CPI) by 4.5% per annum, before fees, over the medium to long term. The relevant market index for the Fund is a composite index derived from the underlying asset classes of the Fund.

Estimated annual fund charges (based on net asset value and GST inclusive)

1.18%

Risk Indicator

← Potentially lower returns — Potentially higher returns →

1	2	3	4	**5**	6	7

← Lower risk — Higher risk →

*As the Diversified Growth Fund and the Diversified Alternatives Fund have not been in existence for a full five years to 31 March 2023, the risk indicator has been prepared using actual returns and/or market index returns. As a result, the risk indicator may provide a less reliable indicator of the potential future volatility of the Fund. Market index returns have been used by the Diversified Growth Fund up to 10 December 2018 with actual fund returns used for the balance of the period. For the Diversified Alternatives Fund, returns from the market index have been used for the five years to 31 March 2023.

Diversified Income Fund

Invests across a number of asset classes both in New Zealand and internationally. These include cash, fixed interest and equities (including listed property if held). The objective of the Fund is to deliver a total return (through a combination of income and capital growth) in excess of the Consumers Price Index (CPI) by 3% per annum, before fees, over the medium to long term.
The relevant market index for the Fund is a composite index derived from the underlying asset classes of the Fund.

Estimated annual fund charges (based on net asset value and GST inclusive)

0.94%

Risk Indicator



Diversified Alternatives Fund*

The objective of the Fund is to provide access to alternative asset classes which have a low correlation to traditional assets (equities and fixed interest securities). These alternative asset classes can include, but are not limited to, private equity, real estate, renewable energy, infrastructure, commodities and hedge fund strategies.
The Fund aims to provide capital growth through returns in excess of the benchmark HFRI Fund of Funds Composite Index (NZD Hedged), after fees and expenses, over the medium to long-term.

Estimated annual fund charges (based on net asset value and GST inclusive)

1.85%

Risk Indicator

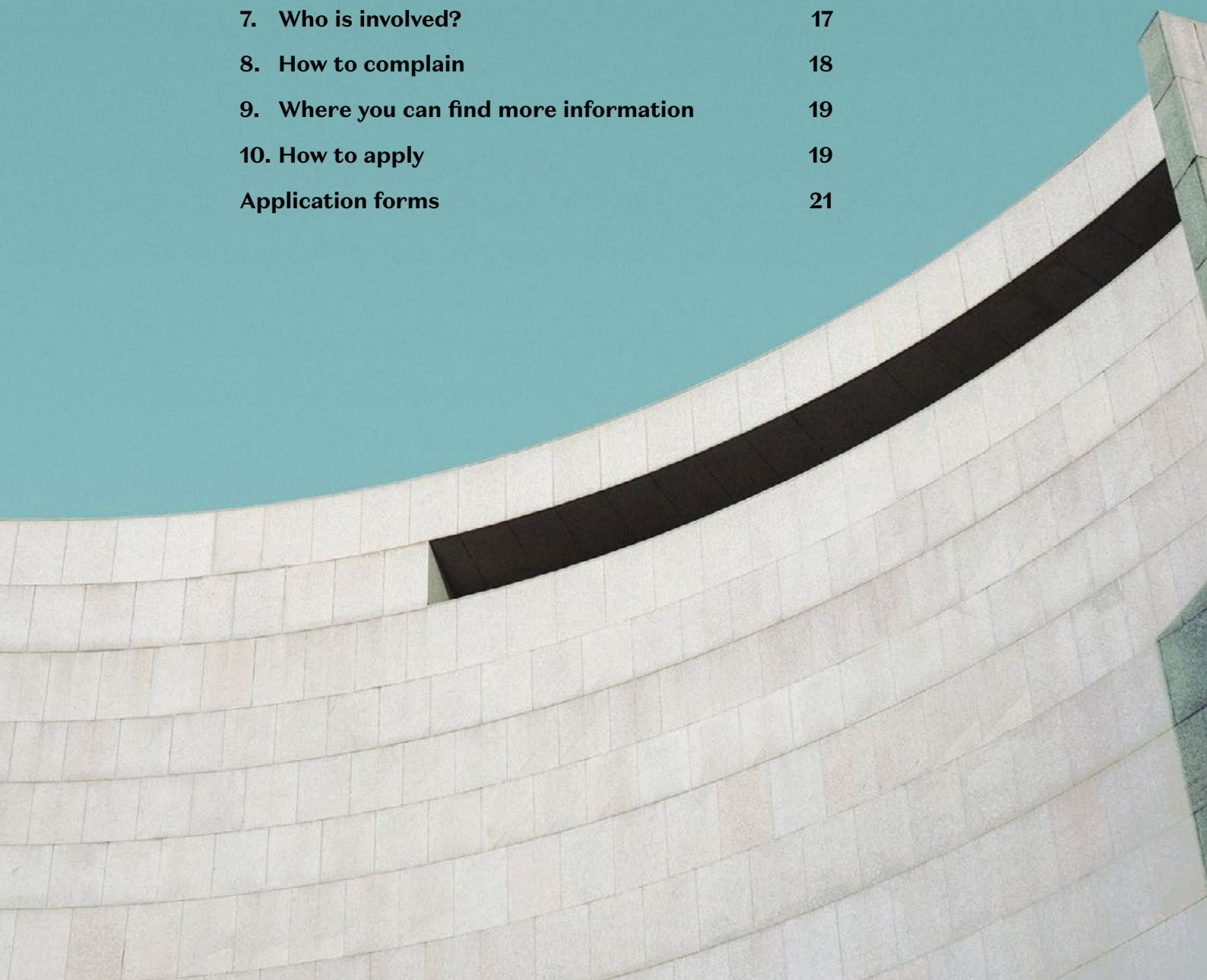


*As the Diversified Growth Fund and the Diversified Alternatives Fund have not been in existence for a full five years to 31 March 2023, the risk indicator has been prepared using actual returns and/or market index returns. As a result, the risk indicator may provide a less reliable indicator of the potential future volatility of the Fund. Market index returns have been used by the Diversified Growth Fund up to 10 December 2018 with actual fund returns used for the balance of the period. For the Diversified Alternatives Fund, returns from the market index have been used for the five years to 31 March 2023.

See *section 4 (What are the risks of investing?)* for an explanation of the risk indicator and for information about other risks that are not included in the risk indicator. To help you clarify your own attitude to risk, you can seek financial advice or work out your risk profile at www.sorted.org.nz/tools/investor-kickstarter.

Contents

1.	Key information summary	3
2.	How does this investment work?	8
3.	Description of your investment options	10
4.	What are the risks of investing?	13
5.	What are the fees?	15
6.	What taxes will you pay?	17
7.	Who is involved?	17
8.	How to complain	18
9.	Where you can find more information	19
10.	How to apply	19
	Application forms	21



2. How does this investment work?

Significant features of the Funds and our investment philosophy

Mint is the manager of the Funds offered in this Product Disclosure Statement (PDS). We focus our abilities on generating strong, consistent returns for our investors and outsource key functions such as fund administration to specialist providers.

We are an active manager and follow a structured process, combining both quantitative and qualitative factors to manage our investment portfolios. Our research process determines which securities and investment strategies to invest in, and we continuously monitor these positions to ensure the fundamentals behind the decision to invest have not changed. Our investment portfolios reflect our best investment ideas, and we believe through skill and opportunity we can add value over and above the market indices.

All investment decisions are made from a New Zealand investor's perspective.

Our general approach for managing investments in offshore markets is to fully or partially hedge these exposures to reduce the impact of currency fluctuations.

For efficiency, portfolio protection and currency hedging, the Funds are permitted to use derivative instruments. Our Derivatives Policy is available upon request.

Our approach to responsible investment

We strongly believe that addressing Environmental, Social and Governance (ESG) related issues is important to underpinning the long-term health and effectiveness of capital markets. We also believe incorporating ESG principles into our investment process can help achieve our objective of delivering superior and sustainable returns to our investors by identifying the material effects ESG factors can have on a company's long-term sustainability and prosperity.

Mint is a signatory to the UN-supported Principles for Responsible Investment and the Aotearoa New Zealand Stewardship Code. Our Responsible Investment and Stewardship Policies give a full and comprehensive explanation of our responsible investment approach, including providing detail on the following:

- Full information on Mint's exclusions, including the industries and sectors we exclude.
- The additional responsible investment objectives of Mint's NZ SRI Equity Fund, and where reporting on these objectives can be found.
- The definitions of Stewardship, ESG Integration and Exclusions.
- The assessment we undertake for our external managers.
- The benefits of the initiatives we are signatories to and members of.

Both the Responsible Investment and Stewardship Policies are available at **www.mintasset.co.nz** and **www.business.govt.nz/disclose**.

Legal structure of the Funds

Each Fund is a separate trust, created by way of an establishment deed and constituted within a managed investment scheme governed by the Trust Deed. A managed investment scheme allows your money to be pooled with that of other investors, giving you access to a potentially much wider range of investments. In this way, you may benefit from diversification, reduced investment risk and enhance the potential for greater returns.

Your investment in a Fund is measured in units.

When you invest, you buy a number of units. As the investments made by a Fund rise or fall in value, so too will the value of your units. A unit does not give you any legal ownership of a Fund's assets – it gives you the rights to the returns from those assets.

As the manager of each Fund, we are responsible for their day-to-day management. This includes the implementation of investment strategies and guidelines, as well as administering and promoting the Funds. We have appointed Apex Investment Administration (NZ) Limited to value the assets of each Fund and provide other administration services.

Public Trust is the Supervisor. They monitor the way we manage the Funds and ensure we comply with the Trust Deed and any applicable legislation. They are also responsible for appointing a Custodian, who is independent of us, to hold the assets of each Fund.

The assets of a Fund are not available to be applied to meet the liabilities of any other Fund.

Distributions

The Diversified Income Fund seeks to pay distributions each quarter following the last Business Day of March, June, September and December. Distributions are made from the net income generated by the Fund. This means the amount of the distribution can fluctuate.

You can choose to have any distribution income paid to your bank account or reinvest it by purchasing additional units in the Diversified Income Fund. You make your choice by ticking the appropriate box in the application form when you invest.

The other Funds do not make distributions.

Making investments

You can make an investment into a Fund by completing the application form at the back of this document or the online application form at **www.mintasset.co.nz**.

You can choose to either make a lump sum investment or set up a monthly regular investment plan (or both).

The minimum investment amounts for a Fund are:

Minimum initial lump sum investment
$5,000

Minimum additional lump sum investment
$2,000

Minimum regular investment
$250 per month

We may vary or waive these amounts for any investor at our discretion.

Withdrawing your investments

You can make a request to redeem all or part of your investment at any time. Withdrawal requests must:

- Be in writing to the Administrator at the address provided in section 10 (How to Apply).
- Reference the amount to be withdrawn.
- Confirm your investor number and the bank account details where the proceeds are to be deposited.
- Be signed by all current investors in respect of the relevant account.

The minimum amount that can be withdrawn from a Fund at one time is currently the lower of $5,000 or the entire amount of the investment. We may vary or waive this minimum at our discretion.

Payment will generally be made to your nominated bank account within five Business Days.

In certain circumstances, with notice to the Supervisor, we may defer or suspend withdrawals (including any switch request) where we reasonably determine that it is not practicable, or would not be in the general interests of the Fund or its investors.

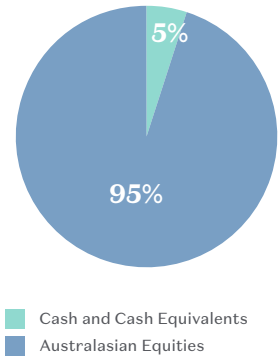
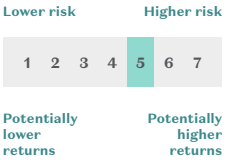
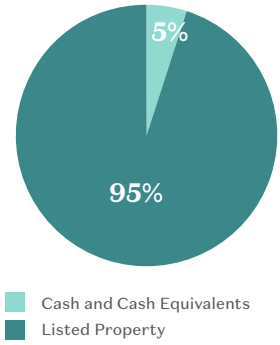
There is no limit to the period for which we can defer or suspend withdrawals.

Investment and withdrawal requests received before 2.00pm on a Business Day will be processed using the unit price struck at the close of business on that day. All other requests will be processed on the next Business Day. A Business Day means any day (other than Saturday or Sunday) on which registered banks in Auckland are open for business, or other such day as we may determine.

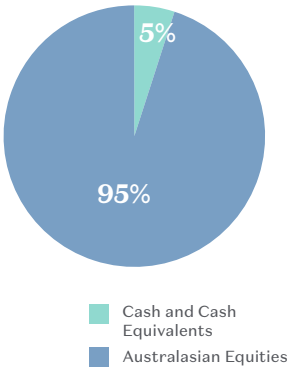
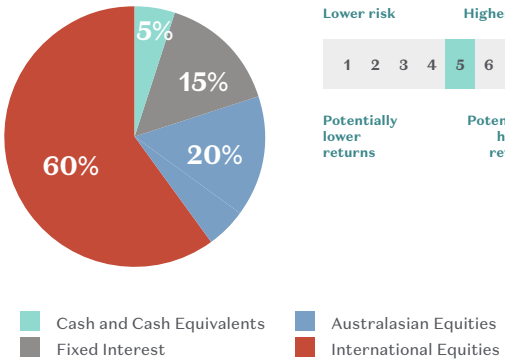
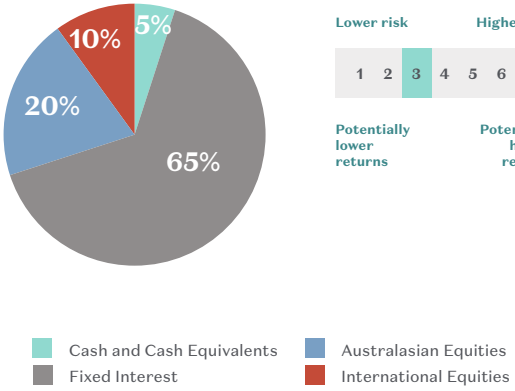
How to switch between funds

You may switch your investment to another Fund at no charge. Instructions must be sent to the Administrator at the address provided in section 10 *(How to Apply).*

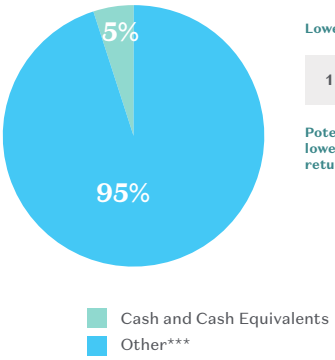
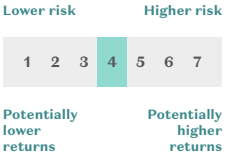
3. Description of your investment options

Fund	Summary of investment objective and strategy	Target investment mix*	Risk Category	Minimum suggested time frame
Australasian Equity Fund	This is a single asset class Fund, which typically invests in New Zealand and Australian listed equities. Investors should expect returns and risk commensurate with the New Zealand and Australian share markets. The Fund has an investment objective of outperforming the S&P/NZX50 Gross Index after fees and expenses, over the medium to long term.			5 years plus
Australasian Property Fund	This is a single asset class Fund, which typically invests in New Zealand and Australian listed property and property related securities. The Fund has an investment objective of outperforming the S&P/NZX All Real Estate (Industry Group) Gross Index after fees and expenses, over the medium to long term.			5 years plus

*The target investment mix reflects our expectations over the course of an economic cycle and should be considered as a general indication only. We are an active manager and may at times apply investment strategies that differ from the investment mix but are within the investment guidelines of the fund. The current investment mix (together with the target investment mix) is available in the quarterly fund updates.

Fund	Summary of investment objective and strategy	Target investment mix*	Risk Category	Minimum suggested time frame
NZ SRI Equity Fund	This is a single asset class Fund, which typically invests in New Zealand listed equities. Investors should expect returns and risk commensurate with the New Zealand share market. The Fund has been designed to meet specific responsible investment criteria, with the aim of building a portfolio where the holdings in aggregate, generate a better ESG score in our systems than the benchmark S&P/NZX50 Gross Index. The Fund has an investment objective of outperforming the S&P/NZX50 Gross Index after fees and expenses, over the medium to long term.			5 years plus
Diversified Growth Fund**	This is a multi-asset class Fund that offers a diversified portfolio and aims to provide capital growth over the long term. The Fund invests primarily in New Zealand and international equities (including listed property if held), but will also hold cash and fixed interest securities. The objective of the Fund is to deliver returns in excess of the Consumers Price Index (CPI) by 4.5% per annum, before fees, over the medium to long term. The Fund's relevant market index is a composite index derived from the underlying asset classes of the Fund.			5 years plus
Diversified Income Fund	This is a multi-asset class Fund that offers diversification by investing across a number of asset classes both in New Zealand and internationally. These include cash, fixed interest and equities (including listed property if held). The objective of the Fund is to deliver a total return (through a combination of income and capital growth) in excess of the Consumers Price Index (CPI) by 3% per annum, before fees, over the medium to longterm. The Fund's relevant market index is a composite index derived from the underlying asset classes of the Fund			5 years plus

** As the Diversified Growth Fund and the Diversified Alternatives Fund have not been in existence for a full five years to 31 March 2023, the risk indicator has been prepared using actual returns and/or market index returns. As a result, the risk indicator may provide a less reliable indicator of the potential future volatility of the Fund. Market index returns have been used by the Diversified Growth Fund up to 10 December 2018 with actual fund returns used for the balance of the period. For the Diversified Alternatives Fund, returns from the market index have been used for the five years to 31 March 2023.

Fund	Summary of investment objective and strategy	Target investment mix*	Risk Category	Minimum suggested time frame
Diversified Alternatives Fund**	The objective of the Fund is to provide access to alternative asset classes which have a low correlation to traditional assets (equities and fixed interest securities). These alternative asset classes can include, but are not limited to, private equity, real estate, renewable energy, infrastructure, commodities and hedge fund strategies. The Fund aims to provide capital growth through returns in excess of the benchmark HFRI Fund of Funds Composite Index (NZD Hedged), after fees and expenses, over the medium to long-term.			5 years plus

*The target investment mix reflects our expectations over the course of an economic cycle and should be considered as a general indication only. We are an active manager and may at times apply investment strategies that differ from the investment mix but are within the investment guidelines of the fund. The current investment mix (together with the target investment mix) is available in the quarterly fund updates.

** As the Diversified Growth Fund and the Diversified Alternatives Fund have not been in existence for a full five years to 31 March 2023, the risk indicator has been prepared using actual returns and/or market index returns. As a result, the risk indicator may provide a less reliable indicator of the potential future volatility of the Fund. Market index returns have been used by the Diversified Growth Fund up to 10 December 2018 with actual fund returns used for the balance of the period. For the Diversified Alternatives Fund, returns from the market index have been used for the five years to 31 March 2023.

***The Fund can invest across a wide range of alternative asset class. We are an active manager meaning asset class mix can change at any time. We have used 'Other' for the target investment mix which represents the non-traditional nature of the investment universe. The underlying funds which the Fund invests in can invest across the broad spectrum of securities. The permitted aggregate exposure to these asset classes is captured under "Other" in the target investment mix. The actual investment mix shown in the quarterly fund update will specify any investments held at that time which can be represented by more traditional asset classes.

Statement of Investment Policy and Objectives

Our SIPO contains further information about the investment strategy, objectives and the investment process of each Fund. It also contains details of the additional ESG considerations for the NZ SRI Equity Fund and the asset mix making up the composite indices for the Diversified Income and Diversified Growth Funds. The SIPO is reviewed annually, and may only be amended after prior written notice to the Supervisor. Any material changes must be signed-off by our directors and confirmed with the Supervisor. Investors will be notified of any material changes in the next fund update and the updated SIPO will be made available at **www.mintasset.co.nz** and **www.business.govt.nz/disclose**.

Further information about the assets in a Fund can be found in the fund updates at **www.mintasset.co.nz** and **www.business.govt.nz/disclose**.

4. What are the risks of investing?

Understanding the risk indicator

Managed funds in New Zealand must have a standard risk indicator. The risk indicator is designed to help investors understand the uncertainties both for loss and growth that may affect their investment. You can compare funds using the risk indicator.



See *section 3 (Description of your investment options)* for a statement of the risk category allocated for each of the Funds.

The risk indicator is rated from 1 (low) to 7 (high). The rating reflects how much the value of the fund's assets goes up and down (volatility). A higher risk generally means higher potential returns over time, but more ups and downs along the way.

To help you clarify your own attitude to risk, you can seek financial advice or work out your risk profile at **www.sorted.org.nz/tools/investor-kickstarter**.

Note that even the lowest category does not mean a risk-free investment, and there are other risks (described under the heading 'Other specific risks') that are not captured by this rating.

This risk indicator is not a guarantee of a fund's future performance. The risk indicator is based on the returns data for the five years to 31 March 2023. While risk indicators are usually relatively stable, they do shift from time to time. You can see the most recent risk indicator in the latest fund update for each Fund.

General investment risks

Some of the things that may cause the Fund's value to move up and down, which affect the risk indicator are:

Investment Risk

We use our skills to evaluate potential investments before including them in our portfolios. However, there can be no guarantee a particular investment will perform well in the future.

Many factors can positively or negatively influence the value of an investment, including the operations and management of a company, business conditions and legislative changes.

Market Risk

The performance of our investments can be influenced by the performance of financial markets generally.

All financial markets can be adversely affected by factors over which we have no control. Examples include investor sentiment, economic conditions, global and political events. These can include pandemic, geopolitical, natural disaster and other risks which are difficult to predict and can escalate rapidly.

Property Risk

Our Funds can invest in companies that are exposed to the property markets. These markets can be adversely affected by property-specific factors such as the supply/demand balance of property assets, legislation relating to property and economic conditions.

Currency Risk

Funds which can invest in overseas securities are exposed to currency fluctuations. These can both enhance and reduce investment returns. We have the discretion to enter into hedging arrangements designed to fully or partially reduce the impact of currency fluctuations.

ESG Risk

All investments can be impacted by ESG issues, which amongst other things can include the effects of climate change, human rights and governance practices. We look to minimise this risk through incorporating ESG considerations into our investment process.

Alternatives Risk

The Diversified Alternatives Fund invests in underlying funds which provide exposure to alternative investment strategies. These can carry additional risks, such as leverage and the use of derivative structures which can increase potential losses.

Interest Rate Risk

Changes in interest rates can have a negative or positive impact on investment values or returns. This risk is particularly important for investments in fixed interest securities. If market interest rates rise, the fixed rate security becomes less valuable, and vice versa when market interest rates fall. Interest rate changes also affect the income received on cash investments and the value of other securities such as shares and property investments.

Other specific risks

- Other circumstances can significantly increase the risk to returns for investors but are not reflected in the risk indicator. Below we have highlighted two of these risks. Information about other risks, e.g., Liquidity, Counterparty, Tax, Derivatives and Regulatory risk, not mentioned in this PDS can be found on the offer register for the Funds in the Other Material Information document.

- **Key Person Risk:** Like many investment managers, Mint is reliant on a number of key personnel to achieve its investment objectives. As a boutique manager, the loss of key personnel has the potential to adversely affect both the returns and Net Asset Value of the Funds.
  We have mitigated this risk where possible through an experienced team who operate in an open and collaborative environment. Each portfolio manager has backup as well as lead responsibilities. Key employees are shareholders of Mint's parent company.

- **Operational Risk:** We have outsourced a number of key functions, including administration, to third-party suppliers. Each Fund's assets are held by the Custodian, which is appointed by the Supervisor. We are exposed to risks from these relationships where there are deficiencies in their systems or internal controls. Such deficiencies could have an adverse effect on our operations, and subsequently your returns or ability to redeem your investment. Before appointing third-party suppliers, we undertake a due diligence process and we continue to monitor their systems, the services provided and operational development to minimise this risk. The Supervisor is responsible for monitoring the Custodian's performance and for ensuring that the Custodian's function is performed in the same manner and subject to the same duties and restrictions as if the Supervisor were performing it directly.

5. What are the fees?

You will be charged fees for investing in the Funds. Fees are deducted from your investment and will reduce your returns. If Mint invests in other funds, those funds may also charge fees.

The fees you pay will be charged in two ways:

- Regular fees (for example, annual fund charges). Small differences in these fees can have a big impact on your investment over the long term
- One-off fees (currently there are no one-off fees).

FUND	Annual Management Fees (including GST)	Estimate of Other Annual Expenses (including GST)	Estimated Total Annual Fund Charges (including GST)
Australasian Equity Fund	1.02%	0.17%	1.19%
Australasian Property Fund	0.76%	0.22%	0.98%
NZ SRI Equity Fund	0.76%	0.19%	0.95%
Diversified Growth Fund	0.96%	0.22%	1.18%
Diversified Income Fund	0.76%	0.18%	0.94%
Diversified Alternatives Fund	0.66%	1.19%*	1.85%

Explanation of the fees

The total annual fund charges are deducted from the relevant Fund and reflected in the Fund's unit price. The fees in the table above are shown as a percentage of the Fund's Net Asset Value.

Management fees

We charge an annual management fee to each Fund as shown in the table above. This fee is accrued daily by the Administrator and paid to us monthly in arrears.

Other expenses

Other annual expenses that each Fund will incur include administration, supervisor, custodian, audit and legal expenses. These are estimated based on past fund expenses and agreed rates with our suppliers. In addition to these expenses, under the Trust Deed, both the Supervisor and the Manager are entitled to be reimbursed out of the assets of the relevant Fund for any other costs reasonably incurred in the operation and administration of that Fund. Transaction costs, which are the costs for purchasing and selling securities, will also be incurred.

* The Diversified Alternatives Fund invests into underlying funds. We have included estimates of the associated costs, such as management fees and performance-based fees charged in the underlying funds, in Other Annual Expenses. These estimates have been based on the most recent fee disclosures made to investors by the underlying fund managers. We are an active manager, meaning the underlying funds can change, as can their weight in the Fund. This means the impact of these underlying fund costs can fluctuate.

Individual action fees

There are no individual action fees such as contribution, establishment, termination or withdrawal fees.

Performance-based fees

We do not charge performance fees on any of our Funds, although performance fees may be charged in underlying funds that the Diversified Alternatives Fund invests in.

Example of how fees apply to an investor

Annie invests $10,000 in the Australasian Equity Fund. She is charged management and administration fees, which work out to about $119 (1.19% of $10,000). These fees might be more or less if her account balance has increased or decreased over the year.

Estimated total fees for the first year:

Fund charges: $119

See the latest fund update for an example of the actual returns and fees investors were charged over the past year.

This example applies only to the Australasian Equity Fund. If you are considering investing in other Funds or investment options in the scheme, this example may not be representative of the actual fees you may be charged.

Other fees

We can, to the extent permitted by our Trust Deed, charge other fees with approval from the Supervisor. An example would be entry or exit fees, which can be charged in exceptional circumstances to ensure equitable treatment between unitholders. Currently, there are no other fees applied. We will notify you if this changes.

The fees can be changed

We may increase these fees or introduce new fees only upon approval from the Supervisor and after providing investors with one month's prior written notice in accordance with the Trust Deed. We may waive or decrease these fees without notice.

We must publish a fund update for each Fund showing the fees actually charged during the most recent year. Fund updates, including past updates, are available at **www.mintasset.co.nz** and **www.business.govt.nz/disclose**.

6. What taxes will you pay?

Each Fund is a Portfolio Investment Entity. The amount of tax you pay is based on your prescribed investor rate (PIR). To determine your PIR, go to **www.ird.govt.nz/roles/portfolio-investment-entities/find-my-prescribed-investor-rate**. If you are unsure of your PIR, we recommend you seek professional advice or contact the Inland Revenue Department. It is your responsibility to tell us your PIR when you invest or if your PIR changes.

If you do not tell us, a default rate may be applied. If the rate applied to your PIE income is lower than your correct PIR you will be required to pay any tax shortfall as part of the income tax year-end process. If the rate applied to your PIE income is higher than your PIR any tax over-withheld will be used to reduce any income tax liability you may have for the tax year and any remaining amount will be refunded to you.

7. Who is involved?

About Mint Asset Management Limited

Mint is a boutique fund manager based in Auckland, specialising in active investment management. We use our combined international and domestic experience to provide investment options to both retail and institutional investors

Mint and its directors can be contacted at:

Mint Asset Management Limited
Level 29, 151 Queen Street
Auckland 1010

Telephone	Freephone 0800 646 833 or 09 300 8484
Email	**info@mintasset.co.nz**
Website	**www.mintasset.co.nz**

Who else is involved?

	Name	Role
Supervisor	Public Trust	The Supervisor is independent, monitors the performance and management of the Funds and appoints a Custodian to ensure the assets of each Fund are appropriately held.
Custodian	Mint Nominees Limited (a wholly-owned subsidiary of Public Trust)	A subsidiary of the Supervisor appointed to hold the assets of the Funds on behalf of investors.
Administrator	Apex Investment Administration (NZ) Limited	Appointed by the Manager to perform a variety of key administrative functions including asset valuation, unit pricing and registry.

8. How to complain

Complaints can be made directly to us, the Supervisor or our respective approved dispute resolution schemes. If you have any issues or concerns about your investment, please contact Mint in the first instance:

Entity	Contact details
The Manager	Compliance Manager Mint Asset Management Limited Level 29, 151 Queen Street, Auckland 1010 PO Box 91649, Victoria Street West, Auckland 1142 Telephone Freephone **0800 646 833** or **09 300 8484** Email **info@mintasset.co.nz** If for any reason we can't resolve the matter to your satisfaction, you can contact the Supervisor:
The Supervisor	Attention: Manager Client Services Public Trust Level 16, 151 Queen Street, Auckland 1010 Telephone **0800 371 471** Email **cts.inquiry@publictrust.co.nz**
Approved Dispute Resolution Scheme	The Manager and the Supervisor are members of approved dispute resolution schemes. If your complaint is not resolved within 40 days of contacting the Manager or the Supervisor, or you are not satisfied by the proposed outcome, you can refer it to:
In respect of the Manager	Insurance & Financial Services Ombudsman Scheme (IFSO) Level 2, Solnet House, 70 The Terrace, Wellington 6143 PO Box 10-845, Wellington 6143 Telephone **04 499 7612** Freephone **0800 888 202** Email **info@ifso.nz** For more information on the IFSO or the complaints procedure you can visit their website at **www.ifso.nz**
In respect of the Supervisor	Financial Services Complaints Limited (FSCL) – A Financial Ombudsman Service Level 4, 101 Lambton Quay, Wellington 6011 PO Box 5967, Lambton Quay, Wellington 6140 Freephone **0800 347 257** or Email **info@fscl.org.nz** For more information on Financial Services Complaints Limited or the complaints procedure you can visit their website at **www.fscl.org.nz**.

You will not be charged a fee by either dispute resolution scheme to investigate or resolve a complaint.

9. Where you can find more information

Further information relating to the Funds, for example, financial statements, the SIPO, Responsible Investment Policy, Stewardship Policy and the Trust Deed, is available on the offer register and the scheme register at **www.business.govt.nz/disclose**.

A copy of information on the offer register or scheme register is available on request to the Registrar of Financial Service Providers using the contact details on **www.business.govt.nz/disclose**.

Fund updates and other information relating to the Funds is available by contacting us at the details supplied in section 7 (Who is involved?). All information is available free of charge.

10. How to apply

You can apply for units either through the online application process available at **www.mintasset.co.nz**, or by completing the application form at the end of this PDS and sending it, along with the appropriate identification, to **info@mintasset.co.nz**, or the Administrator at:

Mint Asset Management Limited
c/o Apex Investment Administration (NZ) Limited
PO Box 106 039
Auckland 1143

Payment can be made by electronic transfer to the Fund's bank account which can be found in the Application forms section. Completed application forms, along with application monies, received before 2.00pm on a Business Day will be processed using the unit price struck at the close of business on that day. All other requests will be processed on the next Business Day.

mint
ASSET MANAGEMENT

Application forms

How to invest in our funds

New to Mint?

If you are a new investor, you need to complete all relevant application form/s and supply us with the right information so we can get your investment in any of the Funds underway.

Here's a checklist of what you need to do:

- ◯ Read the information below to understand what you need to complete an application
- ◯ When completing Application Form 1 or 2, add the details for all the people who will be associated with the account
- ◯ Provide identification and supporting documents for all parties
- ◯ Include your bank account details and Prescribed Investor Rate (PIR)
- ◯ Organise payment – either send a completed direct debit form with your application form, or make sure you have direct credited your investment amount to the account for the fund you want to invest in (see information below under *Application payments*).
- ◯ Finally, please make sure all of the people associated with your account have signed and dated the application form before you send it to us at:

  info@mintasset.co.nz

  or by post to:

  Mint Asset Management Limited
  c/o Apex Investment Administration (NZ) Limited
  P O Box 106-039
  Auckland 1143

Already investing with us?

If you want to add to your existing Fund/s:

- notify us by email, using the options under Application payments below.

To set up direct debits for your existing investments:

- post original forms to Apex Investment Administration (NZ) Limited at the address above.

If investing in a new Fund(s):

- complete the first section of the appropriate Application Form and send it to us to info@mintasset.co.nz.

To make a partial or full withdrawal post an original signed letter specifying the dollar amount to be withdrawn, signed by all persons associated with the account. Any deposits will be made to your nominated bank account.

If you have any questions about applying, please contact us:

Free phone 0800 646 833 or 09 300 8484 or by email at info@mintasset.co.nz

Application payments

You can invest either with a lump sum, or regular contributions – or both. Initial investments can be made with a minimum lump sum of $5,000. You can also choose to invest (or add to an investment) on a regular basis, by contributing a minimum of $250 per month.

Application payments can be made by direct credit or direct debit.

For direct credit:

Payments can only be from a New Zealand registered bank. Please select the account below that corresponds to the Fund/s you are investing in:

Australasian Equity Fund:

Account Name:	Mint Nominees Ltd – Equity Fund
Account Number:	03-0104-0562761-00

Australasian Property Fund:

Account Name:	Mint Nominees Ltd – Property Fund
Account Number:	03-0104-0589120-00

NZ SRI Equity Fund:

Account Name:	Mint Nominees Ltd – SRI Equity Fund
Account Number:	03-0162-0011538-01

Diversified Growth Fund:

Account Name:	Mint Nominees Ltd – Diversified Growth Fund
Account Number:	03-0566-0222681-00

Diversified Income Fund:

Account Name:	Mint Nominees Ltd – Diversified Income Fund
Account Number:	03-1509-0347642-00

Diversified Alternatives Fund:

Account Name:	Mint Nominees Ltd – Diversified Alternatives Fund
Account Number:	03-0826-0168328-00

As the reference, for new investors: use the name the investment is being made in (for example your surname/name of Trust). For existing investors, use your Mint client number (MIN...).

Note: Mint will not be held responsible for insufficiently referenced payments so please check the details.

For direct debit:

To make a recurring contribution to a Fund, complete the Direct Debit form at the back of the PDS and attach to the completed application form. Direct debits will be processed on a monthly basis only.

Completing the application form and providing documentation

Applications must be in the name(s) of natural persons, companies or other legal entities. When completing the form, please:

- use CAPITAL LETTERS; and
- leave unmarked any sections that are not applicable.

New Investors:

Application forms must be completed by ALL PEOPLE associated with the account, including any:

- individual, or person acting under Power of Attorney
- any other person authorised to operate the account or who has effective control over/or the ability to significantly influence the investor
- Trustee(s)
- Company director, shareholders who are not directors or officers who control more than 25% of the investor or other person on whose behalf the investment is made.

Identification documents required for ALL investors

By law, we need to verify the identity and address for all persons associated with an account application.

This means:

- all applications must be accompanied by copies of the relevant documentation for both Part A and Part B below and
- your documents need to be 'certified.' Certification can be done:
- online using Cloudcheck at no cost for the service. You must then also tick the appropriate box under section Agreements of Terms of Application Form 1; or
- if not using Cloudcheck, you must have all documents certified before submitting to us (see Certification of documents).

Certification of documents

All copies of identity documents must be certified by someone who is over 16 years of age and is one of the following:

- Police Officer who holds the office of constable (as defined in *section 4* of the Policing Act 2008);
- Justice of the Peace;
- Registered medical doctor;
- Kaumatua;
- Member of Parliament;
- Registered Lawyer;
- Chartered accountant;
- Notary Public.

The person certifying your document must not be:

- related to you (for example, your parent, child, brother, sister, aunt, uncle or cousin);
- your spouse or partner;
- a person who lives at the same address as you.

The individual certifying the documents must include their name, occupation, signature and date of certification. It must be dated within the last 3 months.

Part A: Select Option 1 or 2

OPTION 1

Provide one of the following:

- ◯ Current New Zealand passport
- ◯ Current international passport
- ◯ New Zealand firearms licence

OPTION 2

Provide one of the following:

- ◯ New Zealand driver licence
- ◯ International driver licence

PLUS ONE OF:

- ◯ New Zealand birth certificate
- ◯ Overseas birth certificate
- ◯ New Zealand certificate of citizenship
- ◯ Citizenship certificate issued by a foreign Government
- ◯ Current credit card, debit card, or eftpos card signed by you and issued by a registered New Zealand bank and a bank statement issued by a registered New Zealand bank dated within the previous 12 months

Part B: Address verification and bank details

Address verification: Original or certified copy of one of the following:

- ◯ Rates notice
- ◯ Utility bill (such as electricity or telephone account)
- ◯ Bank Statement dated within the last 12 months

AND

Bank documents: Original or certified copy of one of the following:

- ◯ Bank statement dated within the last 12 months
- ◯ Deposit Slip

Note that the statement/deposit slip must match the account details you provided in section Bank account details.

If you do not provide the necessary information for both Part A and Part B your application will be rejected and your payment returned. Any payments returned to you will not be eligible to accrue any interest.

Additional Documents for trusts, partnerships, companies, and minors

If you are investing in the name of a trust, partnership or company, you need to provide extra documentation with your application.

Where applicable, these include:

- Copy of resident withholding tax exemption certificate;
- Trust Deed (original certified copy);
- Partnership agreement;
- Company Certificate of Incorporation;
- Constitution, charter or rules for an incorporated society or association;
- Proof of source of funds (letter from a solicitor/accountant, investment statements, audited company accounts).

If you are under 18 years of age, we will require identity verification for you and your parent(s)/ legal guardian(s).

When investing on behalf of other people

Copies of each of the following are required:

- Power of Attorney
- Certificate of Non-Revocation

Application Form 1

Individual/Joint Investors

Application Form 1 must be completed by ALL individuals and joint investors.
Trusts, Companies, Partnerships, Incorporated Societies and Associations please complete Application Form 2

Existing Mint Customer

◯ No ◯ Yes (Please provide your investor number) **MIN**

This is an application to invest in (please tick appropriate boxes):

	Lump sum	Direct debit amount
◯ Australasian Equity Fund	$	$
◯ NZ SRI Equity Fund	$	$
◯ Australasian Property Fund	$	$
◯ Diversified Income Fund	$	$
◯ Diversified Growth Fund	$	$
◯ Diversified Alternatives Fund	$	$

Please tick if you would like to receive monthly statements ◯

Nature and purpose of the investment:

◯ Diversification of Investments ◯ Income generation ◯ Retirement Savings

◯ Other (please describe)

Frequency of investment:

Contributions ◯ Regular ◯ Intermittent

Withdrawals ◯ Regular ◯ Intermittent

Please let us know the source(s) of funds or wealth used for this investment:

◯ Property sale ◯ Personal employment ◯ Financial investment ◯ Business sale

◯ Inheritance gift ◯ Other (please describe)

For more information about Fund bank account details and payment options, please refer to the **Application Payment** section.

Investor details for individual investor/s

Investor 1

Title

First names

Surname

Occupation

Date of birth DD / MM / YYYY

Home phone

Mobile

Work phone

Email

Full postal address (cannot be a PO Box)

Country of residence

Prescribed Investor Rate (PIR)

◯ 10.5% ◯ 17.5% ◯ 28%

IRD number

Investor 2

Title

First names

Surname

Occupation

Date of birth DD / MM / YYYY

Home phone

Mobile

Work phone

Email

Full postal address (cannot be a PO Box)

Country of residence

Prescribed Investor Rate (PIR)

◯ 10.5% ◯ 17.5% ◯ 28%

IRD number

Self certification: FATCA & CRS Note: Forms will not be processed if this section is not completed

Investor 1

Are you a US citizen or US tax resident? ◯ Yes ◯ No

Are you a tax resident in any other country (other than the US or NZ)? ◯ Yes ◯ No

If you answered Yes, please complete the following table with the country or countries of Tax residence and the corresponding Tax Identification Number for each country indicated.

Country of tax residence	TIN or reason TIN is not available

Investor 2

Are you a US citizen or US tax resident? ◯ Yes ◯ No

Are you a tax resident in any other country (other than the US or NZ)? ◯ Yes ◯ No

If you answered Yes, please complete the following table with the country or countries of Tax residence and the corresponding Tax Identification Number for each country indicated.

Country of tax residence	TIN or reason TIN is not available

Investor 3

Title | First names

Surname

Occupation

Date of birth (DD / MM / YYYY) | Home phone

Mobile | Work phone

Email

Full postal address (cannot be a PO Box)

Country of residence

Prescribed Investor Rate (PIR)

◯ 10.5% ◯ 17.5% ◯ 28%

IRD number

Authorised person/investment on behalf of a minor

Title | First names

Surname

Occupation

Date of birth (DD / MM / YYYY) | Home phone

Mobile | Work phone

Email

Full postal address (cannot be a PO Box)

Country of residence

Prescribed Investor Rate (PIR)

◯ 10.5% ◯ 17.5% ◯ 28%

IRD number

Self certification: FATCA & CRS

Note: Forms will not be processed if this section is not completed

Investor 3

Are you a US citizen or US tax resident? ◯ Yes ◯ No

Are you a tax resident in any other country (other than the US or NZ)? ◯ Yes ◯ No

If you answered Yes, please complete the following table with the country or countries of Tax residence and the corresponding Tax Identification Number for each country indicated.

Country of tax residence	TIN or reason TIN is not available

Authorised person/investment on behalf of a minor

Are you a US citizen or US tax resident? ◯ Yes ◯ No

Are you a tax resident in any other country (other than the US or NZ)? ◯ Yes ◯ No

If you answered Yes, please complete the following table with the country or countries of Tax residence and the corresponding Tax Identification Number for each country indicated.

Country of tax residence	TIN or reason TIN is not available

Bank account details (for Distributions and/or Redemptions)

Bank account details

Name of account holder

Bank name

Branch

◯ Investors in the Diversified Income Fund please tick this box if you wish to reinvest any dividends

Agreement of terms

I/We confirm that I/we have read and understood the Product Disclosure Statement and that all information I/we have given in this form is correct. I/We irrevocably apply for Units in the relevant Mint Asset Management Fund to the value shown above on the terms and conditions set out in the Product Disclosure Statement, the online register entry, the Trust Deed and this application form.

Under the terms of the Privacy Act 2020, I/we acknowledge that you are retaining my/our personal details provided on this Application Form for the purpose of mailing me/us further information on products or services offered by you or any companies associated with you. I understand that I/we must advise the Manager in writing if I/we do not want this information to be provided.

I/We understand that I/we may request access to the personal details provided by me/us by inquiry of the Manager. A fee may be payable. If I/we consider these personal details to be incorrect, I/ we understand that these personal details may be corrected at my/our request in writing.

Investment adviser

Name of investment adviser

Signatures (please note all applicants must sign)

Signature

Date DD / MM / YYYY

Signature

Date DD / MM / YYYY

Signature

Date DD / MM / YYYY

Signature

Date DD / MM / YYYY

Identification (to be completed **only** by investors selecting Cloudcheck)

All copies of identification must be certified. A list of people who can certify your documents is set out in the *Completing the application form and providing documentation* section.

If you would prefer to have your identification verified online using Cloudcheck, please read the below and tick the appropriate box. There is no cost for using Cloudcheck.

◯ **For the purpose of verifying my identity, I consent to the personal information that I have provided being used with (and, where necessary, disclosed to) the following sources:**

New Zealand ID verification – (1) the NZTA for the purpose of checking the Driver Licence and MOTO databases; (2) the Department of Internal Affairs for the purpose of checking the Passport, Birth Certificate and Citizenship Certificate databases; (3) Land Information New Zealand; (4) the Companies Office; (5) Centrix Group Limited (and I authorise Centrix to use any information that they hold in their credit reporting bureau about me to compare the information that I have provided); and (6) the White Pages.

Australian ID verification – (1) the Document Verification System (DVS) for the purpose of checking the Driver Licence, Passport, Medicare Card, Birth Certificate, Certificate of Registration by Descent, Citizenship Certificate, ImmiCard, Marriage Certificate and Visa databases; and (2) Centrix Group Limited (and I authorise Centrix to use any information that they hold in their credit reporting bureau about me to compare the information that I have provided).

Application Form 2

Trusts, Companies, Partnerships, Incorporated Societies, Associations

Application Form 2 must be completed by ALL persons associated with this account application including Trustees, Directors, Partners or equivalents.

Existing Mint Customer

◯ No ◯ Yes (Please provide your investor number) **MIN**

This is an application to invest in (please tick appropriate boxes):

	Lump sum	Direct debit amount
◯ Australasian Equity Fund	$	$
◯ NZ SRI Equity Fund	$	$
◯ Australasian Property Fund	$	$
◯ Diversified Income Fund	$	$
◯ Diversified Growth Fund	$	$
◯ Diversified Alternatives Fund	$	$

Nature and purpose of the investment:

◯ Diversification of Investments ◯ Income generation ◯ Retirement Savings

◯ Other (please describe)

Frequency of investment:

Contributions ◯ Regular ◯ Intermittent

Withdrawals ◯ Regular ◯ Intermittent

Please let us know the source(s) of funds or wealth used for this investment:

◯ Business earnings ◯ Personal employment ◯ Financial investments ◯ Inheritance

◯ Gift ◯ Other (please describe)

Please provide proof of the source of funds.

For more information about Fund bank account details and payment options, please refer to the **Application Payment** section.

Section A Entity details

Type of entity e.g. company, trust, partnership, society, association

Full name of entity

Registered address or office address of Entity

Postal address (if different from above)

Phone

Email

Please tick to receive monthly statements ◯

Country/jurisdiction of incorporation/establishment

Date of incorporation/establishment DD / MM / YYYY

Type of trust (e.g. family, charitable) or details of specific business and industry operation

Is this a discretionary trust, a charitable trust or a trust with more than 10 beneficiaries? ◯ Yes ◯ No

Is this a trust or other vehicle for holding personal assets or a company with nominee shareholders or shares in bearer form? ◯ Yes ◯ No

Company, limited partnership or incorporated society number (if applicable)

Prescribed Investor Rate (PIR)

◯ 0% ◯ 10.5% ◯ 17.5% ◯ 28%

IRD number

◯ A company that is a listed issuer (within the meaning of section 6(1)) of the Financial Markets Conduct Act 2013) that is the issuer of quoted voting products (within the meaning of that Act)*

◯ A government department named in Schedule 1 of the State Sector Act 1988*

◯ A local authority as defined in Section 5(2) of the Local Government Act 2002*

◯ The New Zealand Police*

* Supporting documentation required

Section B Entity self-certification: FATCA & CRS

New Zealand has implemented rules which require financial institutions, including Mint, to collect certain information about their clients' foreign tax residency. For further information about the Foreign Account Tax Compliance Act (FATCA) or the Common Reporting Standard (CRS) you can visit the Inland Revenue website at www.ird.govt.nz/international-tax/exchange-of-information or speak to a tax adviser. For further information about international tax residency rules you can visit the OECD website at www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency. An 'entity' includes a company, trust, partnership, association, registered co-operative, or government body.

1. Tax residency details:

Is the Entity a US Person for FATCA purposes or US tax resident? ◯ Yes ◯ No

Is the Entity a tax resident in any other country (other than the US or NZ)? ◯ Yes ◯ No

If you answered Yes to either of the questions above, please complete the following table with the country or countries of Tax residence and the Tax Identification Number for each country indicated.

Country of tax residence	TIN or reason TIN is not available

2. Is the Entity a Financial Institution for FATCA or CRS purposes? ◯ Yes ◯ No

The term Financial Institution as defined by FATCA and CRS includes custodial institutions, depository institutions, investment entities or specified insurance companies. A family trust is likely to be a Financial Institution if 50% or more of the trust's income is from financial assets or if the trust is managed by another financial institution.

If you answered NO to question 2, proceed to question 3

If you answered YES to both question 1 and question 2, proceed to question 4

If you answered YES to question 2 only, proceed to Section C

3. Is the Entity an Active or Passive Non-Financial Entity (NFE) for FATCA and CRS purposes? ◯ Active ◯ Passive

An Entity will be an Active NFE where less than 50% of the NFE's income for the preceding calendar year or other appropriate reporting period is passive income and less than 50% of the NFE's assets for the preceding calendar year or other appropriate reporting period produce, or are held for the production of, passive income. Passive income generally include non-trading investment income in the form of: interest, dividends, annuities, other financial arrangements income, rents and royalties.

The Entity may also be characterized as an Active NFE under other criteria.
Generally, an Entity will be a Passive NFE if it is not an active NFE.

4. Does the Entity have any Controlling Persons who are a US Citizen or a tax resident of a country other than New Zealand? ◯ Yes ◯ No

The term Financial Institution as defined by FATCA and CRS includes custodial institutions, depository institutions, investment entities or specified insurance companies. A family trust is likely to be a Financial Institution if 50% or more of the trust's income is from financial assets or if the trust is managed by another financial institution.

If you answered YES, complete FATCA & CRS details in Section C for every applicable Controlling Person.

Section C Beneficial and/or other Controlling Persons of the entity (please include any person with a direct or indirect ownership of greater than 25% AND/OR any effective controller including Directors, Partnerships etc).

Individual 1

Title | First names

Surname

Occupation

Date of birth (DD / MM / YYYY) | Home phone

Mobile | Work phone

Email

Full postal address (cannot be a PO Box)

Country of residence

IRD number

Individual 2

Title | First names

Surname

Occupation

Date of birth (DD / MM / YYYY) | Home phone

Mobile | Work phone

Email

Full postal address (cannot be a PO Box)

Country of residence

IRD number

Self certification: FATCA & CRS Note: Forms will not be processed if this section is not completed

Individual 1

Are you a US citizen or US tax resident? ◯ Yes ◯ No

Are you a tax resident in any other country (other than the US or NZ)? ◯ Yes ◯ No

Please complete the following table with the country or countries of Tax residence and the corresponding Tax Identification Number for each country indicated.

Country of tax residence	TIN or reason TIN is not available

For further information about international tax residency rules you can visit the OECD website at http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/ or speak to a tax adviser.

Please tick one:

◯ Independent trustee ◯ Director

◯ Effective control ◯ Beneficial owner

Individual 2

Are you a US citizen or US tax resident? ◯ Yes ◯ No

Are you a tax resident in any other country (other than the US or NZ)? ◯ Yes ◯ No

Please complete the following table with the country or countries of Tax residence and the corresponding Tax Identification Number for each country indicated.

Country of tax residence	TIN or reason TIN is not available

For further information about international tax residency rules you can visit the OECD website at http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/ or speak to a tax adviser.

Please tick one:

◯ Independent trustee ◯ Director

◯ Effective control ◯ Beneficial owner

Individual 3

Title | First names

Surname

Occupation

Date of birth (DD / MM / YYYY) | Home phone

Mobile | Work phone

Email

Full postal address (cannot be a PO Box)

Country of residence

IRD number

Individual 4

Title | First names

Surname

Occupation

Date of birth (DD / MM / YYYY) | Home phone

Mobile | Work phone

Email

Full postal address (cannot be a PO Box)

Country of residence

IRD number

Self certification: FATCA & CRS

Note: Forms will not be processed if this section is not completed

Individual 3

Are you a US citizen or US tax resident? ◯ Yes ◯ No

Are you a tax resident in any other country (other than the US or NZ)? ◯ Yes ◯ No

Please complete the following table with the country or countries of Tax residence and the corresponding Tax Identification Number for each country indicated.

Country of tax residence	TIN or reason TIN is not available

For further information about international tax residency rules you can visit the OECD website at http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/ or speak to a tax adviser.

Please tick one:

◯ Independent trustee ◯ Director

◯ Effective control ◯ Beneficial owner

Individual 4

Are you a US citizen or US tax resident? ◯ Yes ◯ No

Are you a tax resident in any other country (other than the US or NZ)? ◯ Yes ◯ No

Please complete the following table with the country or countries of Tax residence and the corresponding Tax Identification Number for each country indicated.

Country of tax residence	TIN or reason TIN is not available

For further information about international tax residency rules you can visit the OECD website at http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/ or speak to a tax adviser.

Please tick one:

◯ Independent trustee ◯ Director

◯ Effective control ◯ Beneficial owner

Bank account details (for Distributions and/or Redemptions)

Bank account details

Name of account holder

Bank name

Branch

◯ Investors in the Diversified Income Fund please tick this box if you wish to reinvest any dividends

Agreement of terms

I/We confirm that I/we have read and understood the Product Disclosure Statement and that all information I/we have given in this form is correct. I/We irrevocably apply for Units in the relevant Mint Asset Management Fund to the value shown above on the terms and conditions set out in the Product Disclosure Statement, the online register entry, the Trust Deed and this application form.

Under the terms of the Privacy Act 2020, I/we acknowledge that you are retaining my/our personal details provided on this Application Form for the purpose of mailing me/us further information on products or services offered by you or any companies associated with you. I understand that I/we must advise the Manager in writing if I/we do not want this information to be provided.

I/We understand that I/we may request access to the personal details provided by me/us by inquiry of the Manager. A fee may be payable. If I/we consider these personal details to be incorrect, I/ we understand that these personal details may be corrected at my/our request in writing.

Investment adviser

Name of investment adviser

Signatures (please note all applicants must sign)

Signature

Date DD / MM / YYYY

Signature

Date DD / MM / YYYY

Signature

Date DD / MM / YYYY

Signature

Date DD / MM / YYYY

Identification (to be completed **only** by investors selecting Cloudcheck)

All copies of identification must be certified. A list of people who can certify your documents is set out in the *Completing the application form and providing documentation* section.

If you would prefer to have your identification verified online using Cloudcheck, please read the below and tick the appropriate box. There is no cost for using Cloudcheck.

◯ **For the purpose of verifying my identity, I consent to the personal information that I have provided being used with (and, where necessary, disclosed to) the following sources:**

New Zealand ID verification – (1) the NZTA for the purpose of checking the Driver Licence and MOTO databases; (2) the Department of Internal Affairs for the purpose of checking the Passport, Birth Certificate and Citizenship Certificate databases; (3) Land Information New Zealand; (4) the Companies Office; (5) Centrix Group Limited (and I authorise Centrix to use any information that they hold in their credit reporting bureau about me to compare the information that I have provided); and (6) the White Pages.

Australian ID verification – (1) the Document Verification System (DVS) for the purpose of checking the Driver Licence, Passport, Medicare Card, Birth Certificate, Certificate of Registration by Descent, Citizenship Certificate, ImmiCard, Marriage Certificate and Visa databases; and (2) Centrix Group Limited (and I authorise Centrix to use any information that they hold in their credit reporting bureau about me to compare the information that I have provided).

Mint Nominees Limited

Australasian Equity Fund
Direct Debit Authority

Name of account to be debited

Bank name

My bank account number

Bank | Branch | Account | Suffix

Initiator's authorisation code

0 3 3 1 0 5 7

From the acceptor to their bank:

I authorise you to debit my account with the amounts of direct debits from **Mint Nominees Ltd – Australasian Equity Fund** with the authorisation code specified on this authority in accordance with this authority until further notice.

I agree that this authority is subject to:

- The bank's terms and conditions that relate to my account, and
- The specific terms and conditions listed below.

The following information will show on your bank statement: M I N T E Q U I T Y

Authorised signature(s)

Date

DD / MM / YYYY

Specific conditions relating to notices and disputes

You may ask your bank to reverse a direct debit up to 120 calendar days after the debit if:

- You don't receive a written notice of the amount and date of each direct debit from the initiator, or
- You receive a written notice but the amount or the date of debiting is different from the amount or the date specified on the notice.

The initiator is required to give a written notice of the amount and date of each direct debit in a series of direct debits no less than 10 calendar days before the date of the first direct debit in the series. The notice is to include:

- The dates of the debits, and
- The amount of each direct debit.

If the initiator proposes to change an amount or date of a direct debit specified in the notice, the initiator is required to give you notice no less than 30 calendar days before the change.

If the bank dishonours a direct debit but the initiator sends the direct debit again once within 5 business days of the dishonour, the initiator is not required to give you a second notice of the amount and date of the direct debit.

Approved 3105

10 | 2020

Mint Nominees Limited

Australasian Property Fund
Direct Debit Authority

Name of account to be debited

Bank name

My bank account number

Bank | Branch | Account | Suffix

Initiator's authorisation code

0 3 3 1 0 6 5

From the acceptor to their bank:

I authorise you to debit my account with the amounts of direct debits from **Mint Nominees Ltd – Property Fund** with the authorisation code specified on this authority in accordance with this authority until further notice.

I agree that this authority is subject to:

- The bank's terms and conditions that relate to my account, and
- The specific terms and conditions listed below.

The following information will show on your bank statement: M I N T P R O P E R T

Authorised signature(s)

Date

DD / MM / YYYY

Specific conditions relating to notices and disputes

You may ask your bank to reverse a direct debit up to 120 calendar days after the debit if:

- You don't receive a written notice of the amount and date of each direct debit from the initiator, or
- You receive a written notice but the amount or the date of debiting is different from the amount or the date specified on the notice.

The initiator is required to give a written notice of the amount and date of each direct debit in a series of direct debits no less than 10 calendar days before the date of the first direct debit in the series. The notice is to include:

- The dates of the debits, and
- The amount of each direct debit.

If the initiator proposes to change an amount or date of a direct debit specified in the notice, the initiator is required to give you notice no less than 30 calendar days before the change.

If the bank dishonours a direct debit but the initiator sends the direct debit again once within 5 business days of the dishonour, the initiator is not required to give you a second notice of the amount and date of the direct debit.

Approved 3106

10 | 2020

Mint Nominees Limited

NZ SRI Equity Fund
Direct Debit Authority

Name of account to be debited

Bank name

My bank account number

Bank | Branch | Account | Suffix

Initiator's authorisation code

0 3 3 8 8 3 4

From the acceptor to their bank:

I authorise you to debit my account with the amounts of direct debits from **Mint Nominees Ltd – SRI Equity Fund** with the authorisation code specified on this authority in accordance with this authority until further notice.

I agree that this authority is subject to:

- The bank's terms and conditions that relate to my account, and
- The specific terms and conditions listed below.

The following information will show on your bank statement: M I N T S R I E Q U

Authorised signature(s)

Date

DD / MM / YYYY

Specific conditions relating to notices and disputes

You may ask your bank to reverse a direct debit up to 120 calendar days after the debit if:

- You don't receive a written notice of the amount and date of each direct debit from the initiator, or
- You receive a written notice but the amount or the date of debiting is different from the amount or the date specified on the notice.

The initiator is required to give a written notice of the amount and date of each direct debit in a series of direct debits no less than 10 calendar days before the date of the first direct debit in the series. The notice is to include:

- The dates of the debits, and
- The amount of each direct debit.

If the initiator proposes to change an amount or date of a direct debit specified in the notice, the initiator is required to give you notice no less than 30 calendar days before the change.

If the bank dishonours a direct debit but the initiator sends the direct debit again once within 5 business days of the dishonour, the initiator is not required to give you a second notice of the amount and date of the direct debit.

Approved 3883 | 02 | 2021

Mint Nominees Limited

Diversified Growth Fund
Direct Debit Authority

Name of account to be debited

Bank name

My bank account number

Bank | Branch | Account | Suffix

Initiator's authorisation code

0 3 3 6 0 9 6

From the acceptor to their bank:

I authorise you to debit my account with the amounts of direct debits from **Mint Nominees Ltd – Diversified Growth** with the authorisation code specified on this authority in accordance with this authority until further notice.

I agree that this authority is subject to:

- The bank's terms and conditions that relate to my account, and
- The specific terms and conditions listed below.

The following information will show on your bank statement:

M	I	N	T		D	I	V		G	W	H

Authorised signature(s)

Date

DD / MM / YYYY

Specific conditions relating to notices and disputes

You may ask your bank to reverse a direct debit up to 120 calendar days after the debit if:

- You don't receive a written notice of the amount and date of each direct debit from the initiator, or
- You receive a written notice but the amount or the date of debiting is different from the amount or the date specified on the notice.

The initiator is required to give a written notice of the amount and date of each direct debit in a series of direct debits no less than 10 calendar days before the date of the first direct debit in the series. The notice is to include:

- The dates of the debits, and
- The amount of each direct debit.

If the initiator proposes to change an amount or date of a direct debit specified in the notice, the initiator is required to give you notice no less than 30 calendar days before the change.

If the bank dishonours a direct debit but the initiator sends the direct debit again once within 5 business days of the dishonour, the initiator is not required to give you a second notice of the amount and date of the direct debit.

Approved 3609

10 | 2020

Mint Nominees Limited

Diversified Income Fund
Direct Debit Authority

Name of account to be debited

Bank name

My bank account number

Bank | Branch | Account | Suffix

Initiator's authorisation code

0 3 3 2 1 2 6

From the acceptor to their bank:

I authorise you to debit my account with the amounts of direct debits from **Mint Nominees Ltd – Diversified Income** with the authorisation code specified on this authority in accordance with this authority until further notice.

I agree that this authority is subject to:

- The bank's terms and conditions that relate to my account, and
- The specific terms and conditions listed below.

The following information will show on your bank statement: M I N T D I V I N C

Authorised signature(s)

Date

DD / MM / YYYY

Specific conditions relating to notices and disputes

You may ask your bank to reverse a direct debit up to 120 calendar days after the debit if:

- You don't receive a written notice of the amount and date of each direct debit from the initiator, or
- You receive a written notice but the amount or the date of debiting is different from the amount or the date specified on the notice.

The initiator is required to give a written notice of the amount and date of each direct debit in a series of direct debits no less than 10 calendar days before the date of the first direct debit in the series. The notice is to include:

- The dates of the debits, and
- The amount of each direct debit.

If the initiator proposes to change an amount or date of a direct debit specified in the notice, the initiator is required to give you notice no less than 30 calendar days before the change.

If the bank dishonours a direct debit but the initiator sends the direct debit again once within 5 business days of the dishonour, the initiator is not required to give you a second notice of the amount and date of the direct debit.

Approved 3212

10 | 2020

Mint Nominees Limited

Diversified Alternatives Fund
Direct Debit Authority

Name of account to be debited

Bank name

My bank account number

Bank | Branch | Account | Suffix

Initiator's authorisation code

0 3 3 1 0 5 7

From the acceptor to their bank:

I authorise you to debit my account with the amounts of direct debits from **Mint Nominees Ltd – Diversified Alternatives Fund** with the authorisation code specified on this authority in accordance with this authority until further notice.

I agree that this authority is subject to:

- The bank's terms and conditions that relate to my account, and
- The specific terms and conditions listed below.

The following information will show on your bank statement: M I N T D I V A L T

Authorised signature(s)

Date

DD / MM / YYYY

Specific conditions relating to notices and disputes

You may ask your bank to reverse a direct debit up to 120 calendar days after the debit if:

- You don't receive a written notice of the amount and date of each direct debit from the initiator, or
- You receive a written notice but the amount or the date of debiting is different from the amount or the date specified on the notice.

The initiator is required to give a written notice of the amount and date of each direct debit in a series of direct debits no less than 10 calendar days before the date of the first direct debit in the series. The notice is to include:

- The dates of the debits, and
- The amount of each direct debit.

If the initiator proposes to change an amount or date of a direct debit specified in the notice, the initiator is required to give you notice no less than 30 calendar days before the change.

If the bank dishonours a direct debit but the initiator sends the direct debit again once within 5 business days of the dishonour, the initiator is not required to give you a second notice of the amount and date of the direct debit.

Approved 3105

05 | 2023

mint
ASSET MANAGEMENT

Issued By: Mint Asset Management Limited – 30 June 2023

This document replaces the Product Disclosure Statement dated 25 March 2021.

This document gives you important information about this investment to help you decide whether you want to invest. There is other useful information about this offer on **www.business.govt.nz/disclose**. Mint Asset Management Limited has prepared this document in accordance with the Financial Markets Conduct Act 2013. You can also seek advice from a financial advice provider to help you to make an investment decision.

55168-06-23