ANZ Investment Funds

Product Disclosure Statement

23 October 2025

Issuer and manager:
ANZ New Zealand Investments Limited

This product disclosure statement replaces the product disclosure statement dated 1 August 2024.

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 **disclose-register.companiesoffice.govt.nz**. ANZ New Zealand Investments 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.
ANZ New Zealand Investments Limited (**ANZ Investments, we, us** and **our**) will invest your money and charge you a fee for its services. The returns you receive are dependent on the investment decisions of ANZ Investments 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?

The ANZ Investment Funds (the **funds**) offers six funds.

These investment options are summarised over the page.

More information about the investment target and strategy for each investment option is provided at page 10.

Who manages the funds?

ANZ Investments is the manager of the funds.

See section 7 of the PDS (Who is involved?).

How can you get your money out?

You can request a withdrawal on any business day. Unless you're making a full withdrawal, the minimum amount you can withdraw is:

- $500 if you're making a lump sum withdrawal, or
- $100 per fund if you're making a regular withdrawal.

We can defer or suspend withdrawals in certain limited circumstances.

Your investment in the 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.

See section 2 of the PDS (How does this investment work?).

How will your investment be taxed?

Each fund is a portfolio investment entity (**PIE**).

The amount of tax you pay in respect of a PIE is based on your prescribed investor rate (**PIR**). This can be 0%, 10.5%, 17.5% or 28%.

See section 6 of the PDS (What taxes will you pay?).

Where can you find more key information?

ANZ Investments 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 **anz.co.nz/investmentperformance**. The manager will also give you copies of those documents on request.

Our funds

Fund	Description Invests in:	Investment objectives Aims to achieve over the long term:	Risk indicator	Estimated annual fund charge (percentage of net asset value of the fund)
Conservative Fund	Mainly income assets, with a smaller exposure to growth assets.	• low relatively stable returns, and • allowing for small ups and downs in value.	Lower risk, Potentially lower returns — 1 2 **3** 4 5 6 7 — Higher risk, Potentially higher returns	0.68%
Conservative Balanced Fund	Mainly income assets, with some exposure to growth assets.	• low to moderate returns, and • allowing for small to moderate ups and downs in value.	Lower risk, Potentially lower returns — 1 2 3 **4** 5 6 7 — Higher risk, Potentially higher returns	0.80%
Balanced Fund	Similar amounts of income assets and growth assets.	• moderate returns, and • allowing for moderate ups and downs in value.	Lower risk, Potentially lower returns — 1 2 3 **4** 5 6 7 — Higher risk, Potentially higher returns	0.94%
Balanced Growth Fund	Mainly growth assets, with some exposure to income assets.	• moderate to high returns, and • allowing for moderate to large ups and downs in value.	Lower risk, Potentially lower returns — 1 2 3 **4** 5 6 7 — Higher risk, Potentially higher returns	0.97%
Growth Fund	Mainly growth assets, with a small exposure to income assets.	• high returns, and • allowing for large ups and downs in value.	Lower risk, Potentially lower returns — 1 2 3 4 **5** 6 7 — Higher risk, Potentially higher returns	1.03%
High Growth Fund	Growth assets, with a very small exposure to income assets.	• higher returns, and • allowing for larger ups and downs in value.	Lower risk, Potentially lower returns — 1 2 3 4 **5**[1] 6 7 — Higher risk, Potentially higher returns	1.03%

[1] The High Growth Fund opened for investment on 3 August 2023. The risk indicator is based on returns data for the five years ended 30 June 2025. In calculating the risk indicator, a mix of the fund's actual returns and market index returns has been used. Market index returns have been used for the period 1 July 2020 to 31 July 2023. As a result, the risk indicator may provide a less reliable indicator of the potential future volatility of the fund.

See page 13 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 **anz.co.nz/riskprofiletool**.

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2. How does this investment work?

The funds are a managed investment scheme, registered under the Financial Markets Conduct Act 2013 under the name 'ANZ Investments Multi-Asset-Class Scheme'. Each fund is a separate trust governed by a governing document dated 10 August 2018. This document appoints the manager, and the supervisor.

The ANZ Investment Funds has six diversified investment funds. Each fund invests in a different investment mix and has a different level of risk and expected return. We vary the investment mix by adjusting allocations to asset classes depending on how we expect them to perform in the future.

The funds invest in underlying funds that we manage. The assets of the underlying funds can be selected by us or external fund managers.

Your investment is pooled with other investors in the same fund. Every time money is put into your investment account, you receive units in the fund you're invested in. The number of units you hold, when multiplied by the unit price, represents the value of your investment in a fund, not including any unpaid tax or tax rebates.

The price of a unit depends on the value of the relevant fund. As the value of the fund's assets change each day, so will the price of your units.

The assets of one fund cannot be applied to meet the liabilities of any other fund.

No distributions are made from the funds. Income is re-invested in the funds.

The benefits of our investment approach

A fund to suit you

Providing you with a range of investment options.

Diversification

Our funds invest in a wide range of assets.

Active investor

We are an active investor, with flexibility to use both active and passive strategies.

Experienced managers

Our team does the research and work for you.

Making investments

When you first join the funds, you must either set up regular investments, or make a lump sum investment.

Making regular investments

You can make regular fortnightly, monthly or quarterly investments by setting up a direct debit or regular payment.

Direct debit

To set up a direct debit, either:

- complete the direct debit form at the back of this PDS and post or email it to us, or
- call us on 0800 736 034 or +64 9 356 4000.

You can increase, reduce or suspend your regular direct debit payments at any time by posting or emailing us a new direct debit form, or by calling us.

ANZ goMoney and ANZ Internet Banking

Set up a regular transfer of funds from any of your ANZ transactional accounts directly to your ANZ Investment Funds account.

Internet banking

If you don't bank with ANZ, log into your bank's internet banking and select 'ANZ Investment Funds' from the Bill Payee list or make your regular payment to: 01-1839-0154747-00

Making lump sum investments

If you don't want to make regular payments, you can make a lump sum investment when you first join by the same methods as described for regular investments.

You can make additional lump sum investments at any time, whether or not you have a regular payment set up.

Important

- Remember to include your surname, date of birth and investor number as the references when you make a payment. If you do not have your investor number, please include your IRD number.
- If you don't provide us with the correct details, we can't credit your investment account with the amount you pay.
- Once we receive the payment, we aim to action your request and show it in ANZ goMoney and Internet Banking within five business days. It may take longer if there are public holidays, or we need to ask you for additional information.
- The time it takes us to process a transaction on your behalf (for example, a payment into a fund, a switch or a withdrawal) means the unit price you receive may vary from the price when you requested the transaction.

- For all payments, if you are invested in more than one fund, we will use the same percentage amount per fund that you chose for your last payment. If you do not want us to allocate your payment in this way, please complete and send us the transaction form at the back of this PDS. We must receive this form before we receive your payment. Otherwise your payment will be allocated to your fund(s) in the same percentage as your last payment.
- There is no minimum investment amount into the funds for both regular and lump sum payments.
- We don't charge any contribution or establishment fees for making an investment.
- We don't charge a fee for switching between funds, making a withdrawal, transferring your units, or closing your account.
- By making additional investments, you agree to be bound by the funds' terms and conditions current at the time of making the investment, as set out in the application form, PDS, offer register and governing document applicable at that time.
- Our email address for forms is: registry@anzinvestments.co.nz.
- Our postal address for forms is: ANZ Investments, Freepost 324, PO Box 7149, Victoria Street West, Auckland 1142.

Making your first investment

1. Complete the application form at the back of this PDS and email or post it to us.
2. Once you've submitted your application, you'll receive a text/email confirming it's been received and we're checking all documents have been provided.
3. If we require any additional information or documents, we'll contact you using the mobile, email and/or postal address you've provided.
4. Once we have all the documents required, we'll begin processing your application.
5. We aim to set up your investment and show it in your ANZ goMoney and Internet Banking within five business days. It may take longer if there are public holidays, or we need to ask you for additional information.
6. Once we've processed your application, you'll receive a text/email confirming it's now complete, and a welcome letter will be sent to the postal address you've provided.

Withdrawing your investments

You can request a withdrawal on any business day. Unless you're making a full withdrawal, the minimum amount you can withdraw is:

- $500 if you're making a lump sum withdrawal, or
- $100 per fund if you're making a regular withdrawal.

You can set up a regular fortnightly, monthly, quarterly, six-monthly or annual withdrawal. We can change the minimum withdrawal amounts.

To make a withdrawal:

- download a withdrawal form at **anz.co.nz/investmentforms**, or request a copy by calling us on 0800 736 034 or +64 9 356 4000
- complete the withdrawal form and email or post it to us.

Once we've received your application, we aim to pay your withdrawal within five business days. It may take longer if there are public holidays, or we need to ask you for additional information.

Once your account balance reaches $0, your account will close.

We can defer or suspend withdrawals, or terminate your investment, in certain limited circumstances set out in the governing document.

We may separate out certain assets within a fund's portfolio and make special arrangements for those assets, if doing so will protect investors' interests. This may affect you accessing part of your investment.

For more information, see the governing document available on the offer register at disclose-register.companiesoffice.govt.nz (click 'Search for an offer' and search for 'ANZ Investment Funds').

You can transfer your units

You can sell some or all of your units to someone else. A transfer is treated as a withdrawal for the seller and a purchase for the buyer.

We don't offer a secondary market for the sale of units, and we don't believe there is one. We can refuse a transfer.

How to switch between funds

You can switch your investment from one fund to another fund. The minimum amount you can switch is $500. We can change the minimum switch amount.

To make a switch, either:

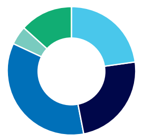
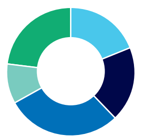
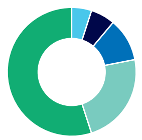
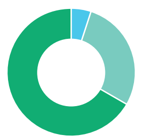
- complete the transaction form at the back of this PDS and post or email it to us, or
- call us on 0800 736 034 or +64 9 356 4000.

Your financial adviser can provide you with advice should you want to switch funds.

Once we've received your form, we aim to action your request and show it in ANZ goMoney and Internet Banking within five business days. It may take longer if there are public holidays, or we need to ask you for additional information.

We can set requirements for switching, including restrictions on redirecting contributions to another fund. Our ability to defer or suspend withdrawals and separate out assets can affect switches.

3. Description of your investment options

Fund	Description Invests in:	Target investment mix summary	Investment objectives Aims to achieve over the long term:	Risk indicator	Minimum suggested investment timeframe
Conservative Fund	Mainly income assets, with a smaller exposure to growth assets.	 23% 24% 35% 4.8% 13.2%	• low relatively stable returns, and • allowing for small ups and downs in value.	Lower risk Potentially lower returns 1 2 **3** 4 5 6 7 Higher risk Potentially higher returns	4 years
Conservative Balanced Fund	Mainly income assets, with some exposure to growth assets.	 19% 19% 29% 10% 23%	• low to moderate returns, and • allowing for small to moderate ups and downs in value.	Lower risk Potentially lower returns 1 2 3 **4** 5 6 7 Higher risk Potentially higher returns	5 years
Balanced Fund	Similar amounts of income assets and growth assets.	 14% 15.5% 22.5% 13.5% 34.5%	• moderate returns, and • allowing for moderate ups and downs in value.	Lower risk Potentially lower returns 1 2 3 **4** 5 6 7 Higher risk Potentially higher returns	5 years
Balanced Growth Fund	Mainly growth assets, with some exposure to income assets.	 6.5% 11.3% 19.2% 18.3% 44.7%	• moderate to high returns, and • allowing for moderate to large ups and downs in value.	Lower risk Potentially lower returns 1 2 3 **4** 5 6 7 Higher risk Potentially higher returns	6 years
Growth Fund	Mainly growth assets, with a small exposure to income assets.	 5% 6.2% 10.8% 23.2% 54.8%	• high returns, and • allowing for large ups and downs in value.	Lower risk Potentially lower returns 1 2 3 4 **5** 6 7 Higher risk Potentially higher returns	7 years
High Growth Fund	Growth assets, with a very small exposure to income assets.	 5% 28.4% 66.6%	• higher returns, and • allowing for larger ups and downs in value.	Lower risk Potentially lower returns 1 2 3 4 **5**[1] 6 7 Higher risk Potentially higher returns	9 years

Key

Income assets: Cash and cash equivalents · New Zealand fixed interest · International fixed interest
Growth assets: Australasian equities · International equities

[1] The High Growth Fund opened for investment on 3 August 2023. The risk indicator is based on returns data for the five years ended 30 June 2025. In calculating the risk indicator, a mix of the fund's actual returns and market index returns has been used. Market index returns have been used for the period 1 July 2020 to 31 July 2023. As a result, the risk indicator may provide a less reliable indicator of the potential future volatility of the fund.

Important

- We do not guarantee that each fund's investment objectives will be achieved.
- Further information about the assets in each fund can be found in the fund updates at **anz.co.nz/investmentperformance**.

More information about how our funds invest

Our statement of investment policy and objectives (**SIPO**) contains information about how our funds invest. It details the investment objectives, strategies, target investment mix and ranges, and relevant market indices.

We can make changes to the SIPO after consultation with the supervisor without letting you know. Material changes to the SIPO will be included in the funds' annual report.

The current SIPO is available at anz.co.nz/investmentforms and on the offer register at disclose-register.companiesoffice.govt.nz.

Responsible investment

All of our funds invest in line with our Responsible Investment Framework. This framework sets out our approach to responsible investing and how we apply it to our investment activities.

Our Responsible Investment Framework is available at anz.co.nz/responsibleinvesting.

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.

Lower risk Potentially lower returns	1	2	3	**4**	5	6	7	Higher risk Potentially higher returns

See pages 10 to 11 for the risk indicators that apply to each of our 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 anz.co.nz/riskprofiletool.

Note that even the lowest category does not mean a risk-free investment, and there may be other 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 30 June 2025. 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 a fund's value to move up and down, which affect the risk indicator, are:

Market risk

Risk that the market value of investments may change due to a number of factors. These can include changes in economies, world events (such as pandemics), environmental events, climate change, the performance of individual entities, regulatory changes, investor sentiment, political events, inflation, and interest and currency rates.

Asset allocation risk

Risk of changes in the value of the fund due to exposure to riskier assets. Funds that invest in more growth assets (such as equities, listed property and listed infrastructure) generally go up and down in value more over the short term than funds that invest in more income assets (such as cash and cash equivalents, and fixed interest).

Credit risk

Risk that the value of the fund may be impacted if an issuer or entity is unable or unwilling to repay what they owe.

For example, if an issuer of a fixed interest investment is not able to pay interest or repay all the principal, returns of the fund could be lower.

Currency risk

Risk that changes in currency exchange rates will affect the value of the fund. Investments denominated in foreign currencies are exposed to currency risk. All of our funds have foreign currency risk.

For example, for a fund with foreign currency exposure, if the New Zealand dollar increases in value against a given foreign currency, all else being equal, the New Zealand dollar value of the fund will fall.

Interest rate risk

Risk that the market value of an investment may change due to changes in interest rates.

For example, the market value of fixed interest investments will fall if interest rates in the market increase.

Liquidity risk

Risk that an asset cannot be sold at the desired time or at a reasonable value.

Liquidity risk may impact your ability to withdraw, transfer or switch your investment.

Active management risk

Risk that arises from our, or our external fund managers', active management of investments.

As an active manager, we make decisions about what proportion of each asset class to hold, what assets to hold, and the level of currency exposure. If we, or our external fund managers, choose investments that underperform, the value of the fund may fall.

Derivative risk

Risk that arises from the use of derivatives where the value is derived from the performance of another asset, an index (such as a share market index or a commodity index), an interest rate or an exchange rate.

For example, investment losses could be caused by changes in the value of the underlying assets, indices or rates.

For more information on these risks, and other general risks, see the 'other material information' document available at anz.co.nz/investmentforms and on the offer register at disclose-register.companiesoffice.govt.nz.

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 ANZ Investments invests in other funds, those funds may also charge fees.

The fees you pay will be charged in two ways:

- regular charges (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 none).

Annual fund charges

Fund	Estimated annual fund charge[1] (percentage of net asset value of each fund)
Conservative Fund	0.68%
Conservative Balanced Fund	0.80%
Balanced Fund	0.94%
Balanced Growth Fund	0.97%
Growth Fund	1.03%
High Growth Fund	1.03%

[1] The annual fund charge is capped, so you won't pay more than the amount set out in the table above. The actual annual fund charge you pay may be lower than these amounts because, when calculating them, we estimate expenses of the funds, and fees and expenses of underlying funds.

The annual fund charge:

- is made up of our management fee, the supervisor's fee, fund expenses, and fees and expenses of underlying funds
- is calculated as a percentage of the net asset value of the fund
- includes GST where applicable
- is calculated daily and will reduce a fund's unit price.

You can find more information on our annual fund charge and how it is calculated in the 'other material information' document available at anz.co.nz/investmentforms and on the offer register at disclose-register.companiesoffice.govt.nz.

We don't charge any contribution, establishment, switching, termination or withdrawal fees.

The fees can be changed

We can change fees from time to time, and can introduce new fees, in line with the governing document. We'll give you at least three months' notice of any increase in our management fee or the introduction of a new fee.

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 anz.co.nz/investmentperformance.

Example of how fees apply to an investor

Daniel invests $10,000 in the Balanced Fund.

He is not charged an establishment fee or a contribution fee.

This means the starting value of his investment is $10,000.

He is charged management and administration fees, which work out to about $94 (0.94% of $10,000). These fees might be more or less if his account balance has increased or decreased over the year.

Estimated total fees for the first year

Fund charges: $94

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 Balanced Fund. If you are considering investing in other funds in the ANZ Investment Funds, this example may not be representative of the actual fees you may be charged.

6. What taxes will you pay?

Each of the funds 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 **ird.govt.nz/pir**. If you are unsure of your PIR, we recommend you seek professional advice or contact Inland Revenue.

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.

We may be notified by Inland Revenue to update your PIR if they believe it is incorrect. We are required to apply this PIR. However, you can provide us with a different PIR if you believe this is incorrect.

In addition to your PIR, you also need to tell us your IRD number and the tax residency information we request.

If you do not tell us your IRD number, then we may terminate your investment. If you do not provide us the tax residency information, then we may suspend your withdrawals or terminate your investment.

We arrange for all taxes that apply to your investment account to be paid (or refunded). This is done by cancelling (or issuing) units in your investment account. We do this at the end of the tax year (following 31 March), or earlier if:

- you withdraw, transfer or switch all of your investment from a fund
- the value of your units is so low that it doesn't meet your expected tax liability.

If you're not an individual

Are you a New Zealand tax resident company, unit trust, registered charity, superannuation scheme, PIE or PIE investor proxy?

Your PIR is 0%. You will need to pay any tax on your attributed PIE income yourself.

Superannuation schemes that are trusts may select another PIR – see below.

Are you a New Zealand resident trustee (other than of a registered charity)?

Seek advice from a tax professional to help you choose the PIR that best suits your beneficiaries.

If you're investing with another person

If you're investing jointly with another person, we will apply the highest PIR of the joint investors to calculate the tax.

Provide us with the right PIR

Make sure you provide us with the right PIR so you pay the correct tax on your investment. For help to determine your PIR, see **ird.govt.nz/pir**.

Alternatively, you can call us on 0800 736 034 or +64 9 356 4000 or consult a tax adviser.

7. Who is involved?

ANZ Investments is the manager

We're the manager of the funds and are responsible for their management and administration.

You can contact us at:

service@anzinvestments.co.nz

0800 736 034 or +64 9 356 4000

ANZ Investments – Customer Services
Freepost 324
PO Box 7149, Victoria Street West
Auckland 1142

We're a wholly owned subsidiary of ANZ Bank New Zealand Limited.

ANZ Investments is not an authorised deposit-taking institution (ADI) under Australian law and investments in the funds aren't deposits in or liabilities of ANZ Bank New Zealand Limited, Australia and New Zealand Banking Group Limited or their subsidiaries (together 'ANZ Group'). ANZ Group doesn't stand behind or guarantee ANZ Investments. Investments are subject to risk, including possible repayment delays, and loss of income and principal invested. ANZ Group won't be liable to you for the capital value or performance of your investment.

Your investment in the funds isn't guaranteed by ANZ Group, The New Zealand Guardian Trust Company Limited, any of their directors or any other person.

Who else is involved?

	Name	Role
Supervisor and custodian	The New Zealand Guardian Trust Company Limited	The supervisor is a licensed supervisor who is independent of us. They supervise how we manage the funds, for the benefit of you and other investors. As the custodian, they hold the funds' assets 'in trust' for you, entirely separate from both their assets and our assets.

8. How to complain

Contact your adviser first

If you have any problems with the funds, please contact your financial adviser.

Contact us second

If you don't have a financial adviser, or if your financial adviser has been unable to help you, please contact us. As the manager of the funds, we'll try to resolve your complaint within five business days. Our complaints process is set out in full at **anz.co.nz**.

service@anzinvestments.co.nz

0800 736 034 or +64 9 356 4000

ANZ Investments – Customer Services
Freepost 324
PO Box 7149, Victoria Street West
Auckland 1142

Contact the supervisor after that

You can contact The New Zealand Guardian Trust Company Limited at:

ct-auckland@nzgt.co.nz

+64 9 909 5100

Relationship Manager –
ANZ Investment Funds
The New Zealand Guardian Trust
Company Limited
PO Box 274
Auckland 1140

If you're still not happy

You can get free independent assistance from the following respective dispute resolution schemes.

Our dispute resolution scheme

You can contact the Banking Ombudsman Scheme at:

help@bankomb.org.nz

0800 805 950 or +64 4 915 0400

The Banking Ombudsman Scheme
Freepost 218002
PO Box 25327
Wellington 6140

The supervisor's dispute resolution scheme

You can contact Financial Services Complaints Limited at:

info@fscl.org.nz

0800 347 257 or +64 4 472 3725

Financial Services Complaints Limited
PO Box 5967
Wellington 6140

You won't be charged a fee

You won't be charged a fee by us, the supervisor or the dispute resolution scheme for investigating or resolving a complaint.

9. Where you can find more information

Further information about the funds is available:

In our guide

A helpful guide to the funds, including how to make the funds work for you, an overview, and case studies.

On our website

Valuable information and resources to help you manage your investment, including transaction forms, fund performance, unit prices, monthly fact sheets and quarterly fund updates.

anz.co.nz/investmentfunds

On the Disclose Register

The Disclose Register is a website that contains two registers – an offer register and a scheme register. These include current information on the funds, including the governing document, financial statements, SIPO, 'other material information' document, fund updates and PDS. Search 'ANZ Investment Funds' on the offer register or 'ANZ Investments Multi-Asset-Class Scheme' on the scheme register. The most recent PDS may help you make decisions about whether or not to acquire further units in the funds.

disclose-register.companiesoffice.govt.nz

You can make a request to the Registrar of Financial Service Providers for a copy of the information on the Disclose Register. You can also obtain a free copy of the information set out above by contacting us.

10. How to apply

To join, complete and send us the relevant application form(s) by email or in the post.

You may also wish to speak with your financial adviser.

Note, you need to be in New Zealand to invest in the funds.

ANZ Investment Funds
Form 1 – Application form (Individuals and Joint Investors)

ANZ Investments

Product disclosure statement (PDS) dated 23 October 2025

Email your form to us at registry@anzinvestments.co.nz or post it to: **ANZ Investments, Freepost 324, PO Box 7149, Victoria Street West, Auckland 1142**. Please ensure you read the product disclosure statement before you complete this application form.

1. Investor information

Investor 1 (principal account holder)

☐ Mr ☐ Miss ☐ Mrs ☐ Ms Other

Gender

Date of birth D D M M Y Y Y Y

First name(s)

Surname

Home address

Postcode

Postal address (if different from your home address)

Postcode

Home phone

Mobile

Email

Country of birth

Occupation

ANZ customer (or investor) number (if known)

IRD number (must be completed)
(call Inland Revenue on 0800 775 247 or +64 4 978 0779 for help)

What is your prescribed investor rate? ☐ 10.5% ☐ 17.5% ☐ 28%
(visit **anz.co.nz/pirupdate** or call 0800 736 034 or +64 9 356 4000 for help)

Form 1

Continued on next page.

1. Investor information (continued)

Investor 2 (if applicable)

☐ Mr ☐ Miss ☐ Mrs ☐ Ms Other

Gender

Date of birth D D M M Y Y Y Y

First name(s)

Surname

Home address

Postcode

Postal address (if different from your home address)

Postcode

Home phone

Mobile

Email

Country of birth

Occupation

ANZ customer (or investor) number (if known)

IRD number (must be completed)
(call Inland Revenue on 0800 775 247 or +64 4 978 0779 for help)

What is your prescribed investor rate? ☐ 10.5% ☐ 17.5% ☐ 28%
(visit **anz.co.nz/pirupdate** or call 0800 736 034 or +64 9 356 4000 for help)

2. Tax information

Investor 1 (principal account holder). Tick one option that applies to you:

☐ I am a tax resident in New Zealand only. **Go to section 3.**

☐ I am a tax resident of one or more countries/regions/jurisdictions other than New Zealand. **Complete the table on the next page.**

The rules on whether you are a tax resident vary between countries/regions/jurisdictions, and are usually based on whether you work or live in a country/region/jurisdiction. In some circumstances, you may be a tax resident in more than one country/region/jurisdiction at the same time. If you're a US citizen, you're considered to be tax resident in the United States of America.

Investor 1 (continued)

If you are a tax resident in countries/regions/jurisdictions other than New Zealand, list them along with your Tax Identification Number (TIN) in the table below.

If you are unable to provide a TIN for any country/region/jurisdiction, select a reason using the list below and tick the relevant box in the table below.

A: TINs are not issued by this country/region/jurisdiction

B: This country/region/jurisdiction does not require me to provide my TIN

C: I have applied for a TIN and will inform you immediately upon receipt

Q: This country/region/jurisdiction has not issued a TIN to me

	Country/region/jurisdiction of tax residence	TIN	If no TIN provided, tick reason A, B, C, or Q
1.			☐ A ☐ B ☐ C ☐ Q
2.			☐ A ☐ B ☐ C ☐ Q
3.			☐ A ☐ B ☐ C ☐ Q

Need help working out what your TIN is? It's a combination of letters or numbers issued by tax authorities or other agencies, and used to identify you for tax purposes in your country/region/jurisdiction of tax residence. For what this may mean in your country/region/jurisdiction, search 'TIN' on **oecd.org**.

Investor 2 (if applicable). Tick one option that applies to you:

☐ I am a tax resident in New Zealand only. **Go to section 3.**

☐ I am a tax resident of one or more countries/regions/jurisdictions other than New Zealand. **Complete the table below.**

The rules on whether you are a tax resident vary between countries/regions/jurisdictions, and are usually based on whether you work or live in a country/region/jurisdiction. In some circumstances, you may be a tax resident in more than one country/region/jurisdiction at the same time. If you're a US citizen, you're considered to be tax resident in the United States of America.

If you are a tax resident in countries/regions/jurisdictions other than New Zealand, list them along with your Tax Identification Number (TIN) in the table below.

If you are unable to provide a TIN for any country/region/jurisdiction, select a reason using the list below and tick the relevant box in the table below.

A: TINs are not issued by this country/region/jurisdiction

B: This country/region/jurisdiction does not require me to provide my TIN

C: I have applied for a TIN and will inform you immediately upon receipt

Q: This country/region/jurisdiction has not issued a TIN to me

	Country/region/jurisdiction of tax residence	TIN	If no TIN provided, tick reason A, B, C, or Q
1.			☐ A ☐ B ☐ C ☐ Q
2.			☐ A ☐ B ☐ C ☐ Q
3.			☐ A ☐ B ☐ C ☐ Q

Need help working out what your TIN is? It's a combination of letters or numbers issued by tax authorities or other agencies, and used to identify you for tax purposes in your country/region/jurisdiction of tax residence. For what this may mean in your country/region/jurisdiction, search 'TIN' on **oecd.org**.

Continued on next page.

3. Payment options (at least one must be selected)

☐ Payment by direct debit (complete and include Form 3)

Lump sum payment $

Regular payment $

☐ I/We plan to make payment by online or phone banking

Lump sum payment $

Regular automatic payment $

Payment date D D M M 2 0 Y Y

Particulars (surname)	Code (date of birth)	Reference (investor number or IRD number)

You can make your payment to: **ANZ Investment Funds, ANZ, 01-1839-0154747-00**.

4. Which fund would you like to invest in?

Tick one or, if you would like to invest in more than one fund, please enter the percentages or amounts in the boxes below.

☐ Conservative Fund	or	%	or	$
☐ Conservative Balanced Fund	or	%	or	$
☐ Balanced Fund	or	%	or	$
☐ Balanced Growth Fund	or	%	or	$
☐ Growth Fund	or	%	or	$
☐ High Growth Fund	or	%	or	$

5. Setting up a regular withdrawal (optional)

I/We request a regular withdrawal of $ (minimum $100)

Frequency for a regular withdrawal (please tick one of the available choices):

☐ fortnightly ☐ monthly ☐ quarterly ☐ six-monthly ☐ annually

Start date D D M M 2 0 Y Y

I/We request that the withdrawal should be deducted from my/our fund/s as follows.

Conservative Fund	$
Conservative Balanced Fund	$
Balanced Fund	$
Balanced Growth Fund	$
Growth Fund	$
High Growth Fund	$
Total	$ 0

Please note the proceeds of this withdrawal can only be paid to the investor's New Zealand bank account; we are not able to make payments to third parties.

Name of bank account holder

(leave blank if a bank-encoded deposit slip is attached)

Payment account

Bank | Branch number | Account number | Suffix

If you have listed a non-ANZ bank account, please provide us with a pre-printed deposit slip or bank statement dated within the last six months.

6. Confirming your identity (tick the documents you're sending us)

We'll need to verify:

(A) your identity, by receiving a **certified or verified** copy of **one** of the following (which must be current and signed by you):

Investor 1: ☐ passport ☐ firearms licence

Investor 2: ☐ passport ☐ firearms licence

(B) your current residential address, by receiving a copy of **one** of the following (which can't be more than six months old):

Investor 1: ☐ bank statement or bank document issued to you by a registered bank ☐ utility bill
☐ Central Government Agency document e.g. IRD, ACC

Investor 2: ☐ bank statement or bank document issued to you by a registered bank ☐ utility bill
☐ Central Government Agency document e.g. IRD, ACC

You can take documents to an ANZ branch to be verified. If you don't have any of these documents, see **anz.co.nz/myid** for the full list of acceptable documents. This website also describes other ways documents can be certified.

7. Source of funds (non-residents only)

Please confirm your source of funds (e.g. employment, inheritance, sale of property):

Continued on next page.

8. Investing on behalf of a child or under a power of attorney

If the investor is aged 17 years or younger:

- a certified/verified copy of the investor's birth certificate must be included with this application
- this form must be signed by the investor's guardian. If the guardian is not the investor's parent, as named on the birth certificate, we will need additional documents to confirm the guardian's appointment and identity. Call us on 0800 736 034 or +64 9 356 4000 to discuss these requirements
- the investor's guardian must also complete the Authorised Signatories Form, available at **anz.co.nz/investmentforms**.

If you are signing for the investor under a power of attorney:

- a certified/verified copy of the power of attorney must be included with this application
- the attorney must also complete the Authorised Signatories Form, available at **anz.co.nz/investmentforms**.

You can take documents to an ANZ branch to be verified. If you don't have any of these documents, see **anz.co.nz/myid** for the full list of acceptable documents. This website also describes other ways documents can be certified.

Important: When an investor turns 18 years old, the guardian will no longer be an authorised signatory for the account.

9. Your checklist

- [ ] Have **all** sections of this application form been correctly completed? If you need assistance, please contact us on 0800 736 034 (weekdays, 8am to 6pm).
- [ ] Have you included certified/verified evidence of your identity, such as a current passport?
- [ ] Have you included evidence of your residential address such as a utility bill, Government agency document, bank statement or bank document issued to you by a registered bank?

10. What to expect next

- Once you've submitted your application, you'll receive a text/email confirming it's been received and we're checking all documents have been provided.
- If we require any additional information or documents, we'll contact you using the mobile, email and/or postal address you've provided.
- Once we have all the documents required, we'll begin processing your application.
- We aim to process your application and show your investment account in ANZ goMoney and Internet Banking within five business days. It may take longer if there are public holidays, or we need to ask you for additional information.
- Once we've processed your application, you'll receive a text/email confirming it's now complete, and a welcome letter will be sent to the postal address you've provided.

11. Your agreement

By signing this application form, you confirm that you have received and read the ANZ Investment Funds product disclosure statement dated 23 October 2025 and that you agree to be bound by the ANZ Investment Funds' terms and conditions current at the time of any investment. These are set out in the product disclosure statement, online register entry, application form and governing document. You are also confirming that you understand:

- the value of your investment will move up and down over time
- your investment is not guaranteed by anyone
- if applicable, you have personally affixed your digital signature to this application form
- if applicable, all parent(s)/guardian(s) who have signed this application are authorised to act on behalf of the investor and/or the other parent(s)/guardian(s) until the investor reaches age 18
- by providing your email address, you agree to receive emails from ANZ Investments (or its related companies) about your investment (including annual reports) and, from time to time, any other relevant product or service offers
- that you consent to receiving transaction confirmations for your investment in the ANZ Investment Funds every six months
- that you consent to receiving information about your investment in the ANZ Investment Funds (including transaction confirmation) electronically (including via ANZ goMoney or ANZ Internet Banking)
- by providing a mobile number, you agree to receive text messages from ANZ Investments (or its related companies)
- that ANZ New Zealand Investments Limited is not an authorised deposit-taking institution (ADI) under Australian law and investments in the ANZ Investment Funds are not deposits in or liabilities of ANZ Bank New Zealand Limited, Australia and New Zealand Banking Group Limited or their subsidiaries (together 'ANZ Group'). ANZ Group does not stand behind or guarantee ANZ New Zealand Investments Limited. Investments in the ANZ Investment Funds are subject to investment risk, including possible delays in repayment, and loss of income and principal invested. ANZ Group will not be liable to you for the capital value or performance of your investment
- that information about you will be collected and held by ANZ Investments, the supervisor and the ANZ Group who may:
  - use your information and disclose it to each other and any other party (including any regulatory or government agencies such as Inland Revenue) to administer your investment account and promote to you and administer other products offered by ANZ Investments or our related companies
  - use your information and disclose it to each other and any other party (including any government authority) to comply, or decide what to do to comply, with any law in New Zealand or overseas applying to us, you or the accounts, products or services we provide you
  - use your information and disclose it to any regulatory or government agency for that party to prepare depersonalised and aggregated industry level reporting
  - provide your information, including a copy of your identification documentation, to Inland Revenue to allow us to administer your investment account
  - disclose your information to your financial adviser (including their staff)
  - otherwise collect, use and disclose your information in accordance with our privacy statement, which is the same as ANZ Bank New Zealand Limited's and can be found in the Privacy at ANZ section on anz.co.nz. For example, our privacy statement includes how we use your information for data analysis and market research, and

Continued on next page.

11. Your agreement (continued)

- that you can access or correct your personal information by emailing service@anzinvestments.co.nz, calling 0800 736 034 or + 64 9 356 4000, or by asking at any ANZ branch. We may charge you a fee to access the information we have about you.

You are also confirming that you have the authority to provide the information in this application form, which is true and correct. You understand that not giving information or giving false information could be serious under New Zealand law. You understand that ANZ Investments may need extra information from you about your tax residency status, and will provide any extra information ANZ Investments requests. You will also contact ANZ Investments if any information you've given changes.

Joint applications must be signed by all applicants. All applications must be signed in New Zealand.

Signature

Date D D M M 2 0 Y Y

Signature

Date D D M M 2 0 Y Y

Signature

Date D D M M 2 0 Y Y

Adviser use only

- ☐ All relevant sections have been completed.
- ☐ CDD documents (for section 6) have been included.
- ☐ CDD documents are held or recorded on ANZ's SDA system and meet all applicable requirements.
- ☐ A signed Direct Debit Form (Form 3) has been completed and included (if applicable).
- ☐ A lump sum payment has been made (if applicable).

Staff member or adviser

Staff number

Branch name

Branch number

Agency code

ANZ Investment Funds
Form 2 – Application form (Companies, Partnerships, Trusts and Estates)

Product disclosure statement (PDS) dated 23 October 2025

Email your form to us at registry@anzinvestments.co.nz or post it to: **ANZ Investments, Freepost 324, PO Box 7149, Victoria Street West, Auckland 1142**.

Please also complete and include **Form 2A (for a Company or Partnership)** or **Form 2B (for a Trust or Estate)**. Companies, Partnerships, Estates and Trusts must also complete **Form 2C (Trust and Entity Declaration)**. These forms are available at **anz.co.nz/investmentforms**.

Please ensure you read the product disclosure statement before you complete this application form.

1. Company, Partnership, Trust or Estate information

Company, Partnership, Trust or Estate name

Company registration number

ANZ customer (or investor) number (if known)

Registered address

Postcode | Country

Postal address (if different from registered address)

Postcode | Country

Contact phone

Email

Form
2

Continued on next page.

2. Tax information

Is the investor a New Zealand resident for tax purposes? ☐ Yes ☐ No

If no, state the investor's country/region/jurisdiction of residence for tax purposes

IRD number (must be completed)
(call Inland Revenue on 0800 775 247 or +64 4 978 0779 for help)

Prescribed investor rate ☐ 0% ☐ 10.5% ☐ 17.5% ☐ 28%
(visit **anz.co.nz/pirupdate** or call 0800 736 034 or +64 9 356 4000 for help)

What is the investor's country/region/jurisdiction of establishment?
(e.g. where a Company or Partnership is incorporated or where a Trust is legally established or where the probate for an Estate has been granted.)

3. Payment options (at least one must be selected)

☐ Payment by direct debit (complete and include Form 3)

Lump sum payment $

Regular payment $

☐ I/We plan to make payment by online or phone banking

Lump sum payment $

Regular automatic payment $

Payment date D D M M 2 0 Y Y

Particulars (surname)	Code (date of birth)	Reference (investor number or IRD number)

You can make your payment to: **ANZ Investment Funds, ANZ, 01-1839-0154747-00**.

4. Which fund would you like to invest in?

Tick one or, if you would like to invest in more than one fund, please enter the percentages or amounts in the boxes below.

☐ Conservative Fund	or	%	or	$
☐ Conservative Balanced Fund	or	%	or	$
☐ Balanced Fund	or	%	or	$
☐ Balanced Growth Fund	or	%	or	$
☐ Growth Fund	or	%	or	$
☐ High Growth Fund	or	%	or	$

5. Setting up a regular withdrawal (optional)

I/We request a regular withdrawal of $ (minimum $100)

Frequency for a regular withdrawal (please tick one of the available choices):

☐ fortnightly ☐ monthly ☐ quarterly ☐ six-monthly ☐ annually

Start date D D M M 2 0 Y Y

I/We request that the withdrawal should be deducted from my/our fund/s as follows.

Conservative Fund	$
Conservative Balanced Fund	$
Balanced Fund	$
Balanced Growth Fund	$
Growth Fund	$
High Growth Fund	$
Total	$ 0

Please note the proceeds of this withdrawal can only be paid to the investor's New Zealand bank account; we are not able to make payments to third parties.

Name of bank account holder

(leave blank if a bank-encoded deposit slip is attached)

Payment account

Bank Branch number Account number Suffix

If you have listed a non-ANZ bank account, please provide us with a pre-printed deposit slip or bank statement dated within the last six months.

6. Trusts and Partnerships only

For trusts/partnerships with two or more trustees/partners, the following persons are authorised to provide instructions on behalf of all the trustees/partners:

First names(s)	Surname
First names(s)	Surname
First names(s)	Surname

If the persons above are not trustees/partners, they must complete the Appointment of Official Representative Form, available at **anz.co.nz/investmentforms**.

Continued on next page.

7. Investing under a power of attorney

If you are signing for the investor under a power of attorney:

- a certified copy of the power of attorney must be included with this application
- the attorney must also complete the Authorised Signatories Form, available at **anz.co.nz/investmentforms**.

8. Your checklist

- ☐ Have **all** sections of this application form been correctly completed? If you need assistance, please contact us on 0800 736 034 (weekdays, 8am to 6pm).
- ☐ Have you also completed and included Form 2A (for a Company or Partnership) or Form 2B (for a Trust or Estate)? Companies, Partnerships, Estates and Trusts must also complete Form 2C (Trust and Entity Declaration). These forms are available at **anz.co.nz/investmentforms**.
- ☐ Have you provided certified/verified evidence of identity and address for those individuals as required in Form 2A and Form 2B?

See **anz.co.nz/myid** for the full list of acceptable documents.

9. What to expect next

- Once you've submitted your application, you'll receive a text/email confirming it's been received and we're checking all documents have been provided.
- If we require any additional information or documents, we'll contact you using the mobile, email and/or postal address you've provided.
- Once we have all the documents required, we'll begin processing your application.
- We aim to process your application and show your investment account in ANZ goMoney and Internet Banking within five business days. It may take longer if there are public holidays, or we need to ask you for additional information.
- Once we've processed your application, you'll receive a text/email confirming it's now complete, and a welcome letter will be sent to the postal address you've provided.

10. Agreement

By signing this application form, you confirm that you have received and read the ANZ Investment Funds product disclosure statement dated 23 October 2025 and that you agree to be bound by the ANZ Investment Funds' terms and conditions current at the time of any investment. These are set out in the product disclosure statement, online register entry, application form and governing document. You are also confirming that you understand:

- the value of your investment will move up and down over time
- your investment is not guaranteed by anyone
- if applicable, you have personally affixed your digital signature to this application form
- by providing your email address, you agree to receive emails from ANZ Investments (or its related companies) about your investment (including annual reports) and, from time to time, any other relevant product or service offers
- that you consent to receiving transaction confirmations for your investment in the ANZ Investment Funds every six months

- that you consent to receiving information about your investment in the ANZ Investment Funds (including transaction confirmation) electronically (including via ANZ goMoney or ANZ Internet Banking)
- by providing a mobile number, you agree to receive text messages from ANZ Investments (or its related companies)
- that ANZ New Zealand Investments Limited is not an authorised deposit-taking institution (ADI) under Australian law and investments in the ANZ Investment Funds are not deposits in or liabilities of ANZ Bank New Zealand Limited, Australia and New Zealand Banking Group Limited or their subsidiaries (together 'ANZ Group'). ANZ Group does not stand behind or guarantee ANZ New Zealand Investments Limited. Investments in the ANZ Investment Funds are subject to investment risk, including possible delays in repayment, and loss of income and principal invested. ANZ Group will not be liable to you for the capital value or performance of your investment
- that information about you will be collected and held by ANZ Investments, the supervisor and the ANZ Group who may:
  - use your information and disclose it to each other and any other party (including any regulatory or government agencies such as Inland Revenue) to administer your investment account and promote to you and administer other products offered by ANZ Investments or our related companies
  - use your information and disclose it to each other and any other party (including any government authority) to comply, or decide what to do to comply, with any law in New Zealand or overseas applying to us, you or the accounts, products or services we provide you
  - use your information and disclose it to any regulatory or government agency for that party to prepare depersonalised and aggregated industry level reporting
  - provide your information, including a copy of your identification documentation, to Inland Revenue to allow us to administer your investment account
  - disclose your information to your financial adviser (including their staff)
  - otherwise collect, use and disclose your information in accordance with our privacy statement, which is the same as ANZ Bank New Zealand Limited's and can be found in the Privacy at ANZ section on anz.co.nz. For example, our privacy statement includes how we use your information for data analysis and market research, and
- that you can access or correct your personal information by emailing us at service@anzinvestments.co.nz, calling 0800 736 034 or +64 9 356 4000, or by asking at any ANZ branch. We may charge you a fee to access the information we have about you.

In addition, by signing this application form, trusts and partnerships certify that:

- the trust/partnership has been duly established and is validly existing under the laws of New Zealand
- the trust/partnership has not been terminated and no event requiring the vesting of the trust's/partnership's assets has occurred
- all the trustees/partners of the trust/partnership have signed this application form
- all the trustees/partners are authorised to execute this application form
- the investment to be made in accordance with this application will not cause any limitation on the powers of the trustees/partners to be exceeded, and is in the best interests of the trust/partnership, and
- where the trustees/partners appoint an authorised signatory, they have the power to do so under their trust deed/partnership agreement.

Continued on next page.

10. Agreement (continued)

You are also confirming that you have the authority to provide the information in this application form, which is true and correct. You understand that not giving information or giving false information could be serious under New Zealand law. You understand that ANZ Investments may need extra information from you about your tax residency status, and will provide any extra information ANZ Investments requests. You understand that ANZ Investments may also need information about anyone who owns you or has control over your organisation. We can ask those people to provide us with that information directly or ask you to provide that information for them, if you have their authority. You will also contact ANZ Investments if any information you've given changes.

All applications must be signed in New Zealand.

11. Signature(s) (use the space below if more signatures are required)

Name

Signature

Date D D / M M / 2 0 Y Y

Name

Signature

Date D D / M M / 2 0 Y Y

Name

Signature

Date D D / M M / 2 0 Y Y

Name

Signature

Date D D / M M / 2 0 Y Y

Adviser use only

- ☐ All relevant sections have been completed.
- ☐ Form 2A or Form 2B and all supporting documents have been included (as applicable).
- ☐ Form 2C completed for all Trust, Company, Estates and Partnership applications.
- ☐ A signed Direct Debit Form (Form 3) has been completed and included (if applicable).
- ☐ A lump sum payment has been made (if applicable).

Staff member or adviser

Staff number

Branch name

Branch number

Agency code

ANZ Investment Funds
Form 3 – Direct Debit form

Product disclosure statement (PDS) dated 23 October 2025

As an alternative to a direct debit, you can set up an automatic payment for any amount and frequency using internet banking. With automatic payments, there's no need for forms and you can make your own changes to your payments at any time.

To set up a direct debit, email your form to us at registry@anzinvestments.co.nz or post it to:
ANZ Investments, Freepost 324, PO Box 7149, Victoria Street West, Auckland 1142.

1. Investor information

First name(s) | Surname

First name(s) | Surname

or Company/Trust/Partnership/Estate name:

ANZ customer (or investor) number (if known)

2. What would you like to do? (tick one)

- ☐ I want to set up a direct debit
- ☐ I want to set up a one-off direct debit
- ☐ I want to change the details of an existing direct debit
- ☐ I want to cancel my existing direct debit

3. Contribution details

Contribution amount $ Start date D D M M 2 0 Y Y

Frequency (tick one) ☐ one-off ☐ fortnightly ☐ monthly ☐ quarterly

4. What to expect next

Once we've received your form, we aim to setup your direct debit within five business days.

We must receive any changes to your existing direct debit details at least five business days before the next debit is due.

5. Direct Debit Authority (to be completed by the bank account holder)

Name of my account to be debited (acceptor):

Name of my bank:

Bank | Branch number | Account number | Suffix

Initiator's Authorisation Code

0 1 0 8 4 4 5

Approved	
0844	10/25

Form 3

Continued on next page.

ANZ Investment Funds Form 3 – Direct Debit form

5. Direct Debit Authority (to be completed by the bank account holder) (continued)

From the acceptor to ______________________ **(my bank):**
insert name of acceptor's bank

I authorise you to debit this account with the amounts of direct debits from **ANZ New Zealand Investments Limited** (the initiator) 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 this account, and
- The specific terms and conditions listed over the page.

If applicable, I confirm I have personally affixed my digital signature to this document.

Authorised signature	Authorised signature
Date D D / M M / 2 0 Y Y	Date D D / M M / 2 0 Y Y

Specific conditions relating to notices and disputes

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

- I don't receive a written notice of the amount and date of each direct debit from the initiator, or
- I 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 two business days before the date of the first direct debit in the series. This notice is to include:

- the date of the debits, and
- the amount of each direct debit.

If the bank dishonours a direct debit but the initiator sends the direct debit again within five 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.

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 10 calendar days before the change.

I agree to any correspondence relating to this direct debit being sent to the investor.

For bank use only

Approved	Date received	Recorded by	Checked by	Bank stamp
0844 10 | 2025				

Original – Retain at branch. Copy – Forward to initiator if requested.

ANZ Investment Funds
Form 4 – Transaction form

ANZ Investments

Product disclosure statement (PDS) dated 23 October 2025

Email your form to us at registry@anzinvestments.co.nz or post it to:
ANZ Investments, Freepost 324, PO Box 7149, Victoria Street West, Auckland 1142.

1. Investor information

First names(s) | Surname

First names(s) | Surname

or

Company, Partnership, Trust or Estate name

ANZ customer (or investor) number (if known)

IRD number (call Inland Revenue on 0800 775 247 or +64 4 978 0779 for help)

Contact phone | Email

2. What would you like to do?

- ☐ Update my prescribed investor rate (please complete sections 3 and 6)
- ☐ Change the fund(s) I invest in – current balance and/or future payments (please complete sections 4 and 6)
- ☐ Change the fund(s) I invest in – one-off lump sum payment (please complete sections 5 and 6)

3. Update your prescribed investor rate

Prescribed investor rate ☐ 0% ☐ 10.5% ☐ 17.5% ☐ 28% (visit **anz.co.nz/pirupdate** for help)

Form
4

Continued on next page.

4. Change the fund(s) you invest in – current balance and/or future payments

- ☐ Switch my current balance to another fund(s) **(complete column A)**
- ☐ Switch my future payments to another fund(s) **(complete column B)**
- ☐ Switch both my current balance and future payments to another fund(s) **(complete columns A and B)**

	A. Switch my current balance already in the account, to the following fund(s):			**B. Switch my future payments** that I will contribute, to the following fund(s):		
Conservative Fund	%	or	$	%	or	$
Conservative Balanced Fund	%	or	$	%	or	$
Balanced Fund	%	or	$	%	or	$
Balanced Growth Fund	%	or	$	%	or	$
Growth Fund	%	or	$	%	or	$
High Growth Fund	%	or	$	%	or	$
Total	100%	or	$ 0	100%	or	$ 0

1. **Percentages must be whole numbers and add up to 100%.**
2. **If you make regular payments by direct debit, the total dollar value in column B must be the same as your existing regular payment. To increase or reduce your regular payments, please complete a new direct debit form (Form 3).**
3. **The minimum switch amount is $500.**

5. Change the fund(s) you invest in – one-off lump sum payment

You only need to complete this section if you want your lump sum payment to be allocated to different fund(s). We must receive this transaction form before we receive your payment.

Lump sum payment amount $

Please confirm: ☐ I will deposit a lump sum payment via online or phone banking within five business days of sending this transaction form.

Particulars (surname)	Code (date of birth)	Reference (investor number or IRD number)

You can make your payment to: **ANZ Investment Funds, ANZ, 01-1839-0154747-00**.

If the payment is from a third party, please confirm the relationship of the third party to the investor (e.g. parent):

5. Change the fund(s) you invest in – one-off lump sum payment (continued)

Invest my lump sum payment in the following fund(s):

Conservative Fund	%	or	$
Conservative Balanced Fund	%	or	$
Balanced Fund	%	or	$
Balanced Growth Fund	%	or	$
Growth Fund	%	or	$
High Growth Fund	%	or	$
Total	100%	or	$ 0

Percentages must be whole numbers and add up to 100%.

6. Your agreement

By signing this transaction form, you confirm that you have received and read the ANZ Investment Funds product disclosure statement dated 23 October 2025 and that you agree to be bound by the ANZ Investment Funds' terms and conditions current at the time of any investment. These are set out in the product disclosure statement, online register entry, application form and governing document. The most recent product disclosure statement may help you make decisions about whether or not to acquire units in the funds and is available at **anz.co.nz/investmentforms**.

If signed under power of attorney, that attorney confirms that he/she has not received notice of revocation of that power.

I/we confirm that I/we are authorised to executive this request.

If applicable, I/we have personally affixed my/our digital signature(s) to this document.

Signature

Date D D M M 2 0 Y Y

Signature

Date D D M M 2 0 Y Y

For bank use only

Staff member or adviser

Staff number

Branch name

Branch number

Agency code

ANZ Investments

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