

# Endow.

## INVESTOR DECLARATIONS & ACKNOWLEDGEMENTS

### **Authority**

I the Applicant, confirm that I am authorised on behalf of all individuals and parties involved in this application to accept the terms, conditions, declarations, acknowledgements and documents contained therein on their behalf, including the use and supply of those parties' personal information for the purposes of this application.

### **Resident Withholding Tax**

I/We understand that joint accounts will be taxed at the highest rate applicable to the account holder/s. In the case of a joint application, the person completing the application declares that they are authorised on behalf of all individuals and parties involved in this application to accept the terms, conditions and documents contained therein, including the use and supply of those parties' personal information for the purposes of this application. In the case of joint investments please nominate one investor to be the taxpayer. This is a requirement of s25(9) of the Income Tax Act 1994. If there is no nominated investor, one will be shown as the taxpayer on all tax certificates as only one name and address can be recorded for receiving these. IRD numbers are requested due to the requirements of s54(1) of the Tax Administration Act 1994. If exempt from tax, please provide your exemption certificate.

### **Anti-Money Laundering and Countering Financing of Terrorism Act 2009 (AML/CFT)**

I/we acknowledge and accept that I/we must not knowingly do anything to put Endow Limited (**Endow/we/us**) in breach of the AML/CFT. I/we agree to provide all additional information and assistance requested by us and comply with all reasonable requests from us to facilitate our compliance with the AML/CFT.

I/we represent and warrant that I/we are not aware of and have no reason to suspect that:

- The investment funds have been sourced from any criminal or other illegal activities, money laundering, terrorism or similar activities (Illegal Activities); or
- The proceeds of any investment will fund any Illegal Activities.

I/we agree that Endow Limited is not liable for any losses incurred as a result of any action we take or omit to take and which either delays your loan or results in an application being declined, when these actions or omissions are necessary for us to comply with our obligations under the AML/CFT.

### **Privacy Act 1993**

This statement relates to personal information that you are providing to us by way of this application and any subsequent personal information which you may provide in the future. The personal information you have supplied may be used by us for the purposes of enabling us to arrange and manage your investment, to contact you in relation to your investment.

You authorise us to disclose your personal information to any third parties as needed to perform services on your behalf; to regulatory bodies or law enforcement agencies as required by law to meet our legal or regulatory obligations. We will provide you (on request) with the name and address of any entity to which information has been disclosed.

You have the right to access all personal information held about you by us. If any of the information is incorrect, you have the right to have it corrected. You acknowledge that you are authorised to provide this personal information. You agree that your name and address may be used by us to provide you with newsletters and other information about Endow.

#### **Email Use**

You consent to receiving all documents which we are required to send to you electronically at the email address on this form, or another email address advised to us.

#### **Investor Declarations**

The loan Applicants declare that:

- They have never been declared bankrupt or had legal proceedings commenced against you for recovery of debt.
- They have no previous convictions for fraud or dishonesty.