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 Growth Fund

Mint Conservative Fund; and

Wedge Trans-Tasman Bond Fund

Issued By: Mint Asset Management Limited – 3 November 2026

This document replaces the Product Disclosure Statement dated 3 August 2026.

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.disclose-register.companiesoffice.govt.nz**. 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 of its investment managers 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 six 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.

How can you get your money out?

Investments in the Funds are redeemable. A minimum redemption amount per Fund of the lower of $1,000 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/pir**.
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 exclusive)

1.17%

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 exclusive)

0.93%

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 exclusive)

0.93%

Risk Indicator

← **Potentially lower returns** **Potentially higher returns** →

1	2	3	4	**5**	6	7

← **Lower risk** **Higher risk** →

Growth Fund

The Fund invests predominantly in growth assets such as New Zealand and international equities (including listed property), with a smaller allocation to defensive assets including cash and fixed interest securities. Asset allocations may vary over time in response to market conditions and risk considerations. The Fund seeks to provide capital growth over the long term. The objective of the Fund is to deliver returns in excess of the Official Cash Rate (OCR) by 4.5% per annum, before fees, over rolling 5-year periods.

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

1.17%

Risk Indicator

← **Potentially lower returns** **Potentially higher returns** →

1	2	3	4	**5**	6	7

← **Lower risk** **Higher risk** →

Conservative Fund

The Fund invests predominantly in defensive assets such as cash and fixed interest securities, with a modest allocation to growth assets including equities and listed property. Asset allocations may vary over time in response to market conditions and risk considerations. The Fund seeks to provide moderate capital growth over the medium term. The objective of the Fund is to deliver returns in excess of the Official Cash Rate (OCR) by 3% per annum, before fees, over rolling 5-year periods.

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

0.96%

Risk Indicator*



*As the strategic asset allocation of the Mint Conservative Fund changed with effect from 3 August 2026, the Fund has not operated under its current allocation for the full five years prior to this. The risk indicator has therefore been prepared using market index returns, reflecting the current allocation. As a result, the risk indicator may provide a less reliable indication of the potential future volatility of the Fund. Market index returns have been used for the five year period prior to 30 June 2026.

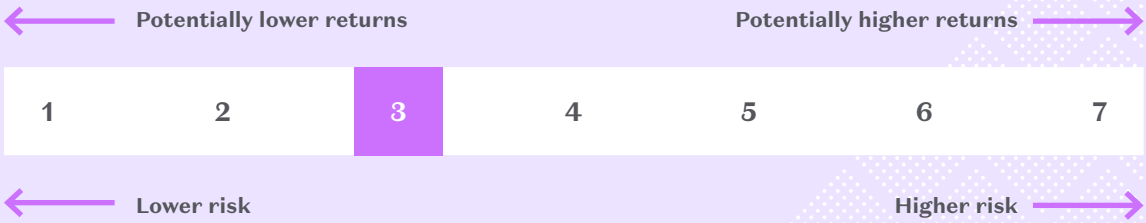
Wedge Trans-Tasman Bond Fund

Typically invests in New Zealand and Australian fixed interest securities issued by governments, agencies, banks and companies. The Fund aims to provide income and modest capital growth over the medium to long term, and has an investment objective of generating returns in excess of its composite benchmark of New Zealand and Australian bond indices by 0.50% per annum before fees and expenses over the medium to long term.

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

0.63%

Risk Indicator*

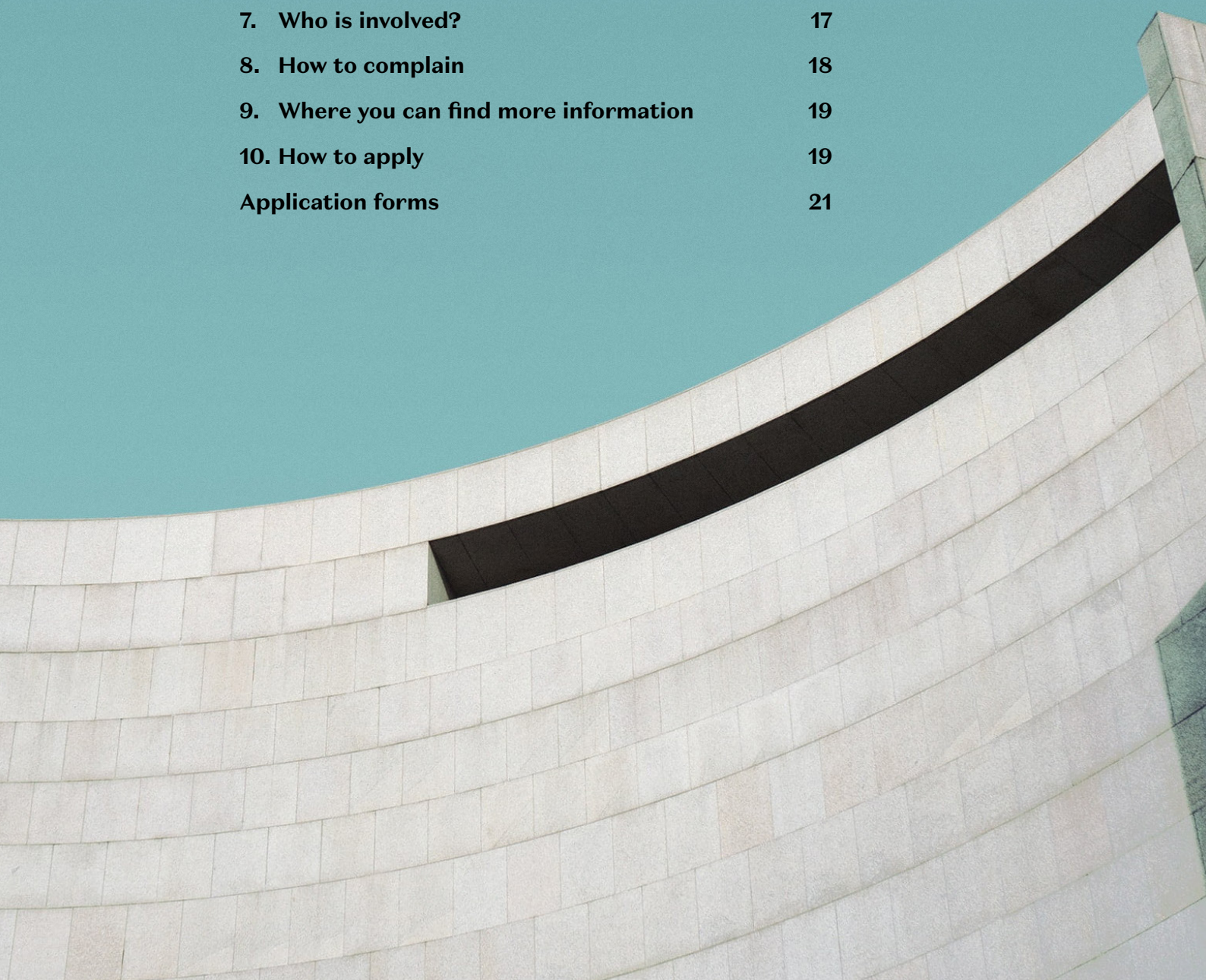


*As the Wedge Trans-Tasman Bond Fund has not been in existence for a full five years to 30 June 2026, the risk indicator has been prepared using market index returns as well as actual returns. As a result, the risk indicator may provide a less reliable indicator of the potential future volatility of the Fund. Market index returns have been used for the period prior to 22 May 2026.

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-profiler**.

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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. The investment strategies described in this PDS represent our current intentions and may change from time to time in accordance with the Trust Deed and the Statement of Investment Policy and Objectives (SIPO).

For the Wedge Trans-Tasman Bond Fund, Mint has appointed Wedge Management Limited (Wedge) as Investment Manager. Wedge is responsible for the day-to-day management of the Fund's investments in accordance with the Fund's investment strategy. Mint retains overall responsibility for the Fund and provides ongoing oversight of Wedge.

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

Our general approach for managing investments in offshore markets is to fully hedge this exposure for our single sector funds and to partially hedge these exposures for our multi-asset funds to manage the impact of currency fluctuations.

For efficiency, portfolio protection and currency hedging, the Funds are permitted to use derivative instruments. Further information can be found in our SIPO.

Our approach to responsible investment

We believe that addressing Environmental, Social and Governance (ESG) related issues is important to underpinning the long-term health and effectiveness of capital markets.

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.
- 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 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.disclose-register.companiesoffice.govt.nz**.

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 (either directly or through appointed investment managers), 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 holding the assets of each Fund or 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

None of the Funds in the Scheme currently intend to make distributions. Any income earned by a Fund is retained and reflected in the unit price. Investors receive returns through changes in the value of their investment and any proceeds realised on withdrawal.

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
$1,000

Minimum additional lump sum investment
$1,000

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 emailed or sent in writing to us 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; and
- 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 $1,000 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 5 Business Days, however there may be instances where this is extended to 10 Business Days due to market conditions or redemption terms of underlying investments.

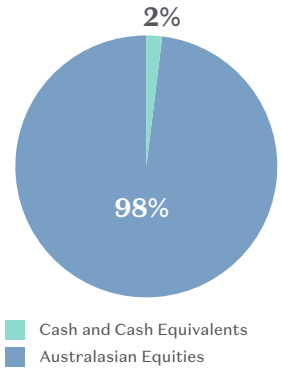
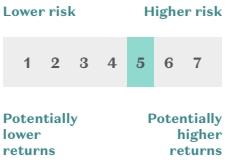
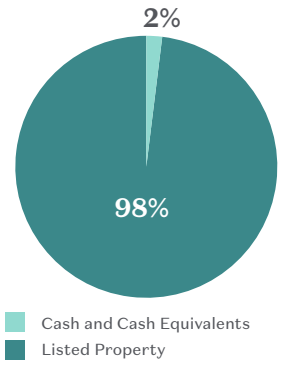
The Growth Fund and the Conservative Fund invest in underlying funds and other investment vehicles managed by third parties. The timing of withdrawal payments depends on our ability to realise those underlying investments. If an underlying manager imposes redemption restrictions (including gates, suspensions or extended settlement periods), or if market conditions make asset realisation impracticable, payment of withdrawal proceeds may be delayed. 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.

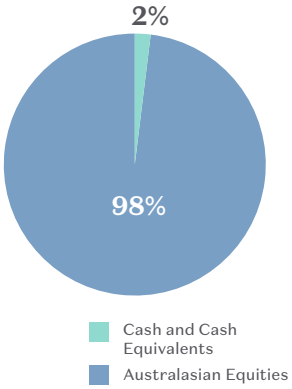
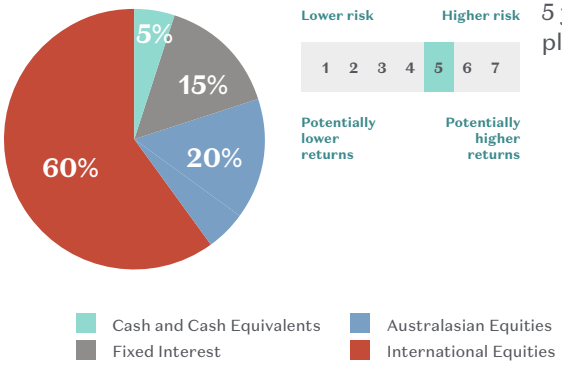
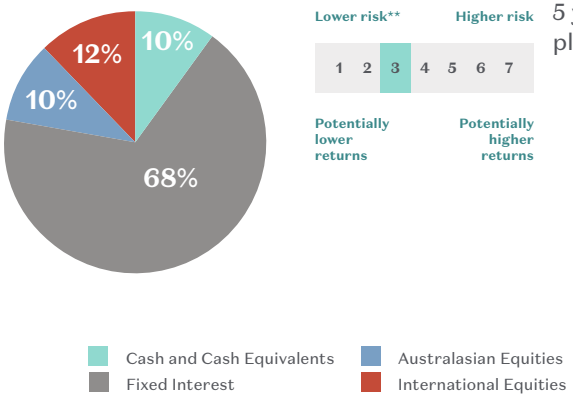
How to switch between Funds

You may switch your investment to another Fund at no charge. Written instructions must be emailed or sent to us at the address provided in section 10 *(How to Apply)*.

3. Description of your investment options

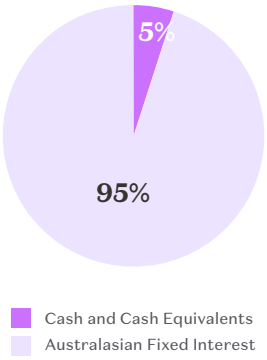
Fund	Summary of investment objective and strategy	Target investment mix*	Risk Category	Minimum suggested time frame
Australasian Equity Fund	This is a single asset class Fund, which typically invests in New Zealand and Australian listed equities. Investors should expect returns and risk commensurate 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
Growth Fund	This is a multi-asset class Fund that aims to provide capital growth over the long term. The Fund invests primarily in New Zealand and international equities (including listed property, infrastructure & other assets if held), but will also hold cash and fixed interest securities. It is intended for investors seeking higher potential returns over time and who are prepared to accept a higher level of volatility. The objective of the Fund is to deliver returns in excess of the Official Cash Rate (OCR) by 4.5%, before fees, over rolling 5-year periods. The Fund's relevant market index is a composite index derived from the underlying asset classes of the Fund.			5 years plus
Conservative Fund	This is a multi-asset class Fund that offers diversification by investing predominantly in cash and fixed interest securities, with a modest allocation to growth assets including equities and listed property, infrastructure & other assets (if held). The Fund seeks to provide moderate capital growth over the medium term. The objective of the Fund is to deliver returns in excess of the Official Cash Rate (OCR) by 3% per annum, before fees, over rolling 5-year periods. The Fund's relevant market index is a composite index derived from the underlying asset classes of the Fund.			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 strategic asset allocation of the Mint Conservative Fund changed with effect from 3 August 2026, the Fund has not operated under its current allocation for the full five years prior to this. The risk indicator has therefore been prepared using market index returns, reflecting the current allocation. 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 for the five year period prior to 30 June 2026.

Fund	Summary of investment objective and strategy	Target investment mix	Risk Category*	Minimum suggested time frame
Wedge Trans-Tasman Bond Fund	This is a single asset class Fund which typically invests in a diversified portfolio of New Zealand and Australian fixed interest securities issued by governments, agencies, banks and companies. The Fund aims to generate returns in excess of its benchmark by 0.50% per annum, before fees and expenses, over the medium to long term. Investors should expect returns and risk characteristics consistent with New Zealand and Australian bond markets.			3 years plus

*As the Wedge Trans-Tasman Bond Fund has not been in existence for a full five years to 30 June 2026, the risk indicator has been prepared using market index returns as well as actual 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 for the period prior to 22 May 2026.

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 Conservative and 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.disclose-register.companiesoffice.govt.nz**.

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

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-profiler**.

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 5 years to 30 June 2026. 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.

Our investments can also be adversely affected by the performance of financial markets generally. Factors can include investor sentiment, economic conditions, geopolitical events, pandemics, natural disasters 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.

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.

Liquidity Risk

There is a risk that a Fund may not be able to generate sufficient cash to settle its obligations as they fall due. The New Zealand market, in particular, lacks depth meaning liquidity can be an important factor. This risk is more prevalent in falling markets caused by market stress. Where a Fund invests in underlying funds or mandates managed by third parties, the Fund's ability to access cash will also depend on the liquidity terms and redemption processes of those underlying investments. In certain circumstances, underlying funds may delay, restrict or suspend withdrawals.

This may affect the timing of withdrawals or the value realised on redemption.

Further information on how we try to minimise this risk can be found in our SIPO, and details on our liquidity management tools and the potential impacts of using those tools can be found in the Other Material Information (OMI) document.

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 four of these risks. Information about other risks, e.g. Counterparty, Tax, Derivatives and Regulatory risk, not mentioned in this PDS can be found on the offer register for the Funds in the OMI 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.

- **External Investment Manager Risk:** The Funds may invest in underlying funds or mandates managed by third-party investment managers. The performance of the Funds will depend in part on the investment decisions and processes of those investment managers. There is a risk that an underlying manager may underperform, fail to manage risks appropriately, or impose redemption restrictions (such as gates or suspensions), which could affect the value or liquidity of the Funds.

  We undertake due diligence on external managers and monitor them on an ongoing basis.

- **Delegated Manager Risk:** For the Wedge Trans-Tasman Bond Fund, Mint has appointed Wedge as Investment Manager. The Fund's performance depends on Wedge's investment decisions. There is a risk that Wedge may underperform or fail to achieve the Fund's objective. Mint monitors Wedge's performance and compliance with the investment mandate and may replace Wedge if appropriate.

- **Operational Risk:** We have outsourced a number of key functions, including administration, to third-party suppliers. Each Fund's assets are held by the Supervisor or a 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.

  Third-party suppliers are subject to initial and ongoing due diligence to minimise this risk. The Supervisor is responsible for monitoring the Custodian's performance and ability to fulfil its duties.

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	Estimate of Other Annual Expenses & Underlying Manager Fees (plus GST if any)	Estimated Total Annual Fund Charges (plus GST if any)
Australasian Equity Fund	1.00%	0.17%	1.17%
Australasian Property Fund	0.75%	0.18%	0.93%
NZ SRI Equity Fund	0.75%	0.18%	0.93%
Growth Fund	0.80%	0.37%	1.17%
Conservative Fund	0.60%	0.36%	0.96%
Wedge Trans-Tasman Bond Fund	0.49%	0.14%	0.63%

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. Where applicable, the estimated total annual fund charges include an estimate of fees charged by underlying funds.

For the Wedge Trans-Tasman Bond Fund, the management fee is paid to Mint. Mint is responsible for paying Wedge for its services as Investment Manager. Investors are not charged separate fees for Wedge's services.

Other expenses

Other annual expenses that each Fund will incur include administration, supervisor, custodian, audit, regulatory 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.

Where a Fund invests in underlying funds, those funds may incur fees and costs within their portfolios. These costs are included in the estimated total annual fund charges. They are reflected in their unit prices and therefore indirectly in the value of the Fund's investment.

Individual action fees

We do not charge any individual action fees.

Performance-based fees

We do not charge performance fees on any of our Funds.

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 $117 (1.17% 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: $117

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 buy/sell spreads or 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

Fees may change from time to time in accordance with the Trust Deed and applicable law. 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.disclose-register.companiesoffice.govt.nz**.

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/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.

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.

Wedge Management Limited has been appointed as Investment Manager for the Wedge Trans-Tasman Bond Fund.

External investment managers

The Growth Fund and Conservative Fund may invest in underlying funds and investment mandates managed by specialist third-party investment managers selected by Mint. These managers provide access to particular investment markets, asset classes or investment expertise. Mint is responsible for selecting, monitoring and overseeing any external investment managers and remains responsible for the management of each Fund.

The identities of the underlying funds and mandates held by each Fund are available upon request.

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 holds the assets of each Fund or appoints a Custodian to ensure the assets of each Fund are appropriately held.
Custodian	Mint Nominees Limited (a wholly-owned subsidiary of Public Trust)	The custodian holds 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.
Investment Manager (Wedge Trans-Tasman Bond Fund **only**)	Wedge Management Limited	Wedge Management Limited has been appointed as Investment Manager for the Wedge Trans-Tasman Bond Fund. Wedge is responsible for constructing and managing the Fund's investment portfolio, including implementing the investment strategy and selecting investments, in accordance with the Fund's mandate. Mint retains overall responsibility for the Fund and oversees Wedge's performance and compliance with the investment mandate.

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.Enquiry@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 **complaints@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.disclose-register.companiesoffice.govt.nz**.

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.disclose-register.companiesoffice.govt.nz**.

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 by post to the following address:

Mint Asset Management Limited
PO Box 91649, Victoria Street West
Auckland 1142

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
  PO Box 91649, Victoria Street West
  Auckland 1142

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 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 send an original signed letter or withdrawal form to us by email or post 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 $1,000. 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 Equity Fund
Account Number:	03-0104-0562761-00

Australasian Property Fund:

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

NZ SRI Equity Fund:

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

Growth Fund:

Account Name:	Mint Growth
Account Number:	03-0566-0222681-00

Conservative Fund:

Account Name:	Mint Conservative
Account Number:	03-1509-0347642-00

Wedge Trans-Tasman Bond Fund:

Account Name:	Wedge TT Bond Fund
Account Number:	02-0200-0403429-000

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;
- Company constitution (or equivalent)
- Constitution, charter or rules for an incorporated society or association;
- Proof of source of funds or wealth (letter from a solicitor/accountant, investment statements, audited company accounts).
- Copy of a written agreement in place between any nominees and the person whose instructions the nominee follows (or equivalent).

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	$	$
◯ Conservative Fund	$	$
◯ Growth Fund	$	$
◯ Wedge Trans-Tasman Bond Fund	$	$

Please tick if you would like to receive monthly statements ◯

Nature and purpose of the investment:*

☐ Diversification of Investments ☐ Income generation ☐ Retirement Savings ☐ Short-term investment

☐ Estate planning ☐ Other (please describe)

How do you intend to transact on this account?*

Contributions	☐ Regular	☐ Intermittent	☐ Lump sum (one-off)
Withdrawals	☐ Regular	☐ Intermittent	☐ Lump sum (one-off)

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

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

◯ Inheritance or Gift ◯ Other (please describe)

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

*Please note this information is requested solely in relation to Mint's Anti-Money Laundering and Countering Financing of Terrorism Act 2009 obligations and is not used to assess the suitability of your product selection, or to provide financial advice.

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 Redemptions)

Bank account details

Name of account holder

Bank name

Branch

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	$	$
◯ Conservative Fund	$	$
◯ Growth Fund	$	$
◯ Wedge Trans-Tasman Bond Fund	$	$

Nature and purpose of the investment:*

☐ Diversification of Investments ☐ Income generation ☐ Retirement Savings ☐ Short-term investment

☐ Estate planning ☐ Other (please describe) _____

How do you intend to transact on this account?*

Contributions ☐ Regular ☐ Intermittent ☐ Lump sum (one-off)

Withdrawals ☐ Regular ☐ Intermittent ☐ Lump sum (one-off)

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 source of wealth or funds. Please refer to section **Additional documents for trusts, partnerships, companies and minors**.

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

*Please note this information is requested solely in relation to Mint's Anti-Money Laundering and Countering Financing of Terrorism Act 2009 obligations and is not used to assess the suitability of your product selection, or to provide financial advice.

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

If your answer is Yes, please indicate the beneficiary type:

☐ Discretionary Beneficiaries

☐ Final Beneficiaries

If your answer is No, please list in **Section C** the beneficiaries who have a vested interest of more than 25% of the Trust's assets (in aggregate), or have effective control of the trust.

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.

Relationship type *(Please tick one)*:

- ☐ Independent trustee
- ☐ Settlor
- ☐ Protector
- ☐ Beneficiary
- ☐ Authorised signatory
- ☐ Director
- ☐ Majority shareholder
- ☐ Controlling person
- ☐ Nominee Director
- ☐ Nominee shareholder

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.

Relationship type *(Please tick one)*:

- ☐ Independent trustee
- ☐ Settlor
- ☐ Protector
- ☐ Beneficiary
- ☐ Authorised signatory
- ☐ Director
- ☐ Majority shareholder
- ☐ Controlling person
- ☐ Nominee Director
- ☐ Nominee shareholder

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.

Relationship type *(Please tick one)*:

- ☐ Independent trustee
- ☐ Settlor
- ☐ Protector
- ☐ Beneficiary
- ☐ Authorised signatory
- ☐ Director
- ☐ Majority shareholder
- ☐ Controlling person
- ☐ Nominee Director
- ☐ Nominee shareholder

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.

Relationship type *(Please tick one)*:

- ☐ Independent trustee
- ☐ Settlor
- ☐ Protector
- ☐ Beneficiary
- ☐ Authorised signatory
- ☐ Director
- ☐ Majority shareholder
- ☐ Controlling person
- ☐ Nominee Director
- ☐ Nominee shareholder

Bank account details (for Redemptions)

Bank account details

Name of account holder

Bank name

Branch

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 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 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 **SRI Equity Fund Applications** 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

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 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 G R O W T 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

Conservative 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 Conservative** 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 C O N S

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

Wedge Trans-Tasman Bond Fund
Direct Debit Authority

My account to be debited (acceptor)

Name of my bank:

Bank	Branch	Account	Suffix

Initiator's authorisation code

0 2 4 2 9 3 8

Approved

4293 | 05/26

From the acceptor to Mint Asset Management Limited (the initiator):

I authorise the initiator to send payment instructions to my bank to direct debit my account in accordance with this authority.

From the acceptor to my bank:

I authorise you to debit my account with the amounts of direct debit instructions received from the initiator with the authorisation code specified on this authority and in accordance with this authority until further notice from me.

I agree that this authority is subject to:

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

Authorised signature(s)

Date

DD / MM / YYYY

Specific conditions relating to notices and disputes

1) I agree that the initiator must give me at least 10 days' notice prior to each direct debit, provided that where the direct debit is in a series, the Initiator is only required to provide 10 days' notice prior to the first direct debit in the series.
2) Changes to the amounts or dates of a series of direct debits require 30 days' prior notice to me.
3) I can also agree with the Initiator to receive a same day notice for direct debits specifically requested by me.
4) All notices must be in writing, but can be delivered electronically, if I have agreed that with the Initiator.
5) I can also ask you to reverse a direct debit up to 120 days after the direct debit if:
   - I didn't receive proper notice of the amount and date of the direct debit, or
   - I received notice but the amount or date of the direct debit is different from the amount or date on the notice.
6) If you dishonour a direct debit but the Initiator retries it within 5 business days of the original direct debit, I understand that the Initiator doesn't need to notify me again about that direct debit.

For Bank Use Only

Original – Retain at Branch
Copy – Forward to Initiator if requested

Date Received:	Recorded by:	Checked by:	BANK STAMP

mint
ASSET MANAGEMENT

Issued By: Mint Asset Management Limited – 3 November 2026

This document replaces the Product Disclosure Statement dated 3 August 2026.

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.disclose-register.companiesoffice.govt.nz**.

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.

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