



# AtlasTrend

## WORLDWIDE TREND FUNDS

### PRODUCT DISCLOSURE STATEMENT (PDS)

DATED 21 NOVEMBER 2019

BIG DATA BIG FUND (ARSN 607 700 167)  
CLEAN DISRUPTION FUND (ARSN 626 109 635)  
ONLINE SHOPPING SPREE FUND (ARSN 607 699 098)

FUNDHOST LTD  
ABN 69 092 517 087

Australian Financial Services Licence  
(AFSL) 233 045

ATLASTREND PTY LTD  
ABN 83 605 565 491

Corporate Authorised Representative No. 0001233660 of Fundhost  
Ltd (AFSL No. 233 045) for FX dealing only, and Arrow Securities  
Group Pty Ltd (AFSL No. 448 218) for all other authorisations

# Important Information

Fundhost Ltd (**Fundhost, we or us**) is the responsible entity of AtlasTrend Worldwide Trend Funds (**The Funds**) and issuer of this PDS. This PDS has not been lodged with the Australian Securities & Investments Commission (**ASIC**) and is not required to be so lodged. ASIC takes no responsibility for the contents of this PDS.

If you received this PDS electronically we will provide you, free of charge, with a paper copy of this PDS (together with the application form) and any information it incorporates by reference upon request. Please phone Fundhost on +61 2 8223 5400. If you make this PDS available to another person, you must give them the entire PDS, including the application form.

This PDS is not an offer or invitation in relation to The Fund in any place in which, or to any person to whom, it would not be lawful to make that offer or invitation. All references to \$ or amounts are to Australian dollars.

This PDS is current as at 21 November 2019. Information in this PDS is subject to change from time to time. To the extent that the change is not materially adverse to investors, it may be updated by Fundhost posting a notice of the change on its website at [www.fundhost.com.au](http://www.fundhost.com.au). Fundhost will provide to investors, free of charge, a paper copy of the updated information upon request when they contact Fundhost on +61 2 8223 5400. If the change is materially adverse to investors, Fundhost will notify affected investors and replace this PDS.

Neither Fundhost nor AtlasTrend Pty Ltd (**AtlasTrend**) promise that you will earn any return on your investment or that your investment will gain or retain its value. No company other than Fundhost and AtlasTrend makes any statement or representation in this PDS.

**Investments in The Funds are only open to current subscribers to AtlasTrend online investment management service. For more details on terms and conditions please go to [www.atlastrend.com](http://www.atlastrend.com).**

#### Please note:

- > you should consider the information contained in this PDS before making a decision about The Funds
- > the information provided in this PDS is general information only and does not take account of your personal financial situation or needs and
- > you should obtain financial advice tailored to your personal circumstances.

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# 1. Overview of AtlasTrend

AtlasTrend has been created with a mission to *provide smart hassle-free and sustainable impact driven investing for everyone*. The founders of AtlasTrend believe that competitive returns and sustainable impact shouldn't

be mutually exclusive. As a result, the founders of AtlasTrend are committed to operating AtlasTrend on the following guiding principles for the benefit of all investors in AtlasTrend's funds:

- SIMPLICITY**
  - > Provide information to you that is simple to understand including avoiding the use of industry jargon
  - > Within the bounds of the law, provide you with a simple process to invest with us
- TRANSPARENCY**
  - > Tell you where your money is invested including the underlying investments of each AtlasTrend Fund
  - > Provide you with information on each underlying investment within each AtlasTrend Fund
- TECHNOLOGY LED**
  - > Use technology to provide you with the opportunity to easily invest with a global perspective
  - > Use technology to provide you with benefits such as better customer service
- FAIRNESS ON FEES**
  - > Always openly tell you the fees we charge when you invest with us and not hide the details in fine print
- SUSTAINABLE IMPACT**
  - > Provide transparency (where data is available) on the sustainable impact of the investment portfolio by reporting on each investment portfolio's contribution to the Sustainable Development Goals (**SDG** or **SDGs**)

AtlasTrend was founded by a number of professionals in the investment industry who have all worked at well regarded investment organisations in Australia, Asia and Europe. The investment team is led by Kevin Hua and Kent Kwan, together with Jade Ong on the Investment Committee. Kevin, Kent and Jade are co-founders of AtlasTrend and each have over 15 years investing and advisory experience. Their combined experience includes having directly invested and managed over \$1 billion of funds invested in international equities.

Enhancing the experience of AtlasTrend's investment team is AtlasTrend's investment technology system. This system automates a significant proportion of the traditional investment process allowing the investment team to focus time on the key investment trends and the underlying companies exposed to those trends. Using this technology AtlasTrend's investment team can rapidly assess an investment universe of approximately 5,000 large listed international companies with a relatively small team.

## Overview of AtlasTrend's Funds

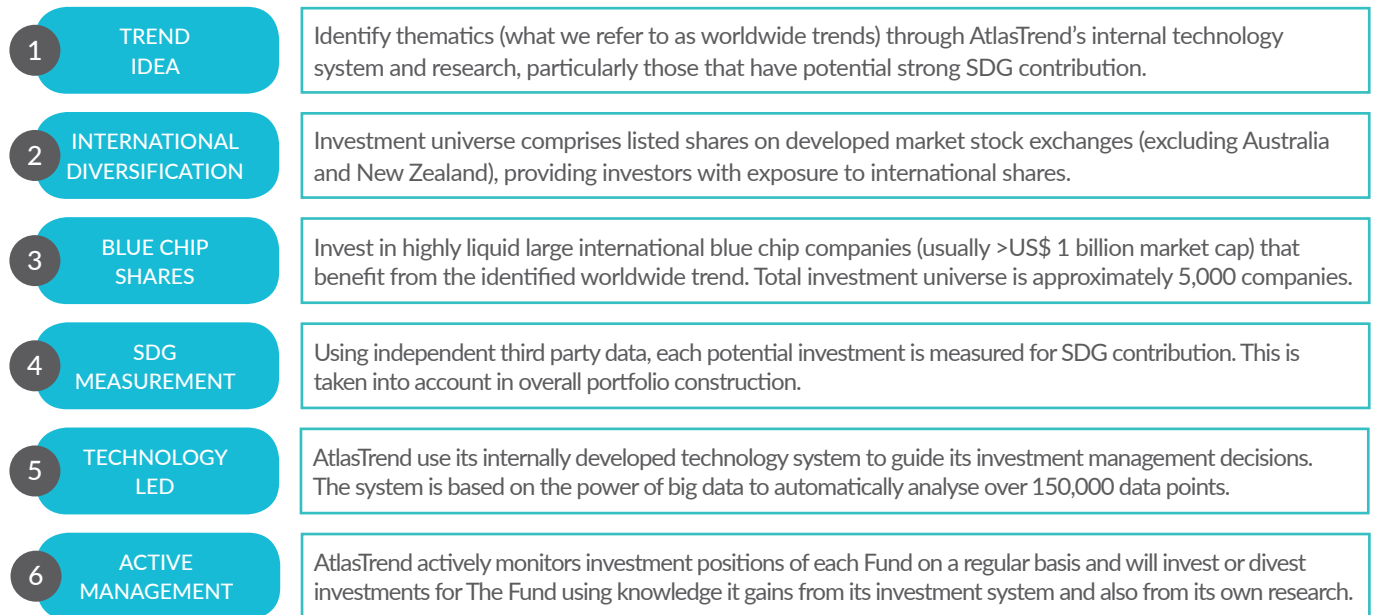
The Oxford Dictionary defines the word trend as "A general direction in which something is developing or changing". AtlasTrend believes strong companies that either create or drive these trends should thrive. There have been many examples of this occurring in the past such as Apple's launch of the iPhone which kick started the smartphone trend.

AtlasTrend's funds are all targeted at specific worldwide trends that provide the basis for long term investment returns. We refer to these as Trend funds with each fund typically investing in 10 to 15 strong listed international companies that benefit financially from a distinct worldwide trend.

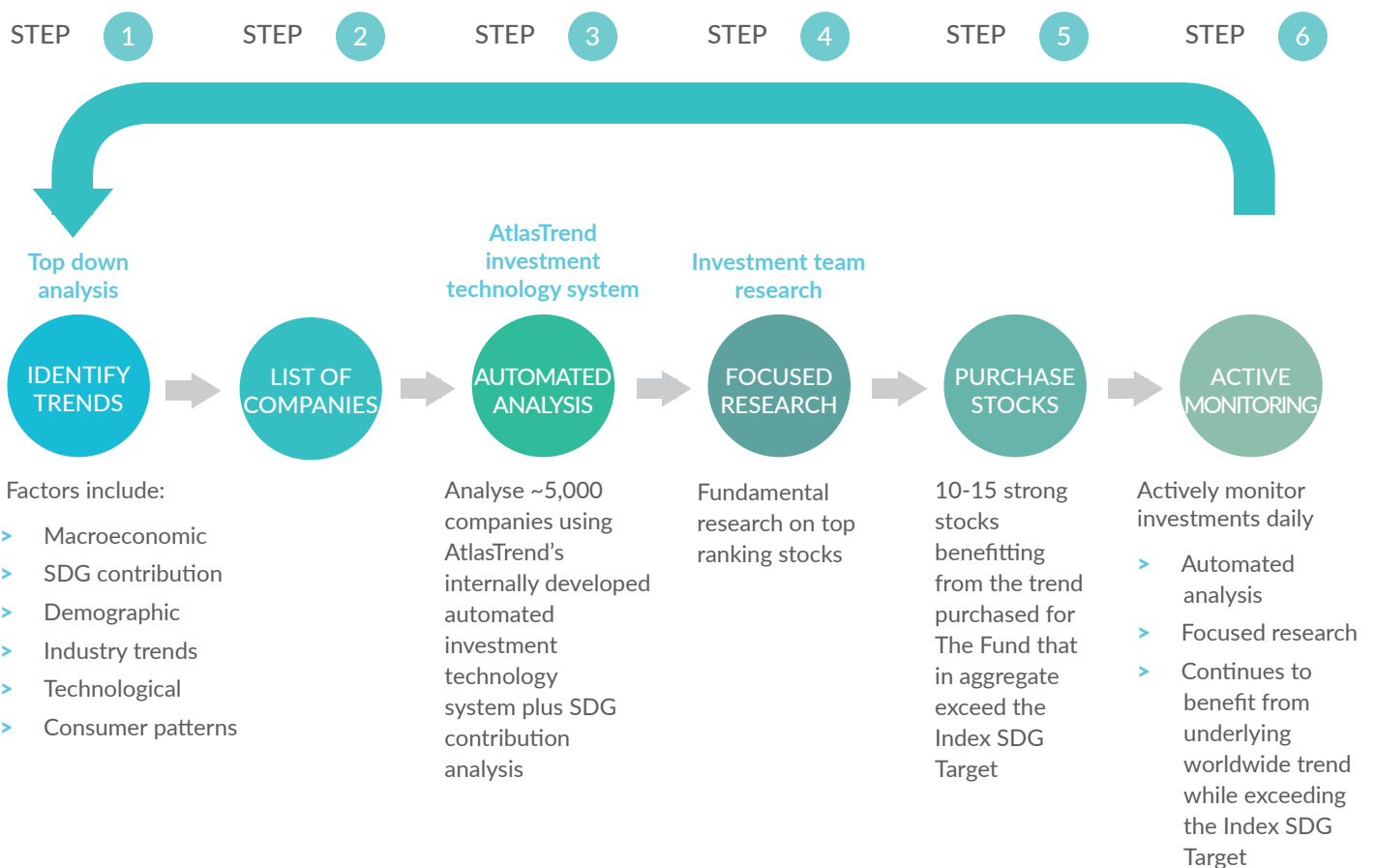
In addition, when selecting, retaining or realising the investments in the listed international companies, AtlasTrend takes into account how it impacts the Trend fund's overall SDG contribution. The target is for each of the Funds to have a better SDG contribution than the benchmark index being the MSCI World Net Total Return Index ex Australia (**Index SDG Target**) while aiming to deliver competitive returns.

## 2. Investment strategy and process

### Overview of AtlasTrend's Investment Strategy



### Overview of AtlasTrend's Investment Process



## SDG Measurement Process and Fund SDG Target

When selecting, retaining or realising the investments of The Funds, AtlasTrend takes into account the United Nations 17 Sustainable Development Goals for a better world by 2030. Specifically, the Funds target competitive returns whilst aiming to deliver SDG contribution at the portfolio level that exceeds the SDG contribution of the benchmark index (being the MSCI World Net Total Return Index ex Australia).

The SDG is a leading global framework officially adopted by 193 countries around the world with 17 goals including ending extreme poverty, fighting inequality and injustice and combating climate change. Each goal also has a separate list of targets to achieve, so in total there are 169 targets for the 17 goals.

Using an independent third party data provider, each Fund is measured for its aggregate SDG contribution. This SDG contribution for an underlying investment is typically measured as the amount of revenue that each underlying company generates from goods and services they produce or sell that contribute to one or more of the SDGs plus any research and development spend towards the SDGs as a proportion of its total revenue. This SDG contribution is aggregated for every underlying investment to arrive at a portfolio SDG contribution measurement for each of The Funds (**Fund SDG Contribution**). The aim is for each Fund SDG Contribution to exceed the Index SDG Target. The Fund SDG Contribution will be reviewed regularly and AtlasTrend will consider whether any actions are required. It will also be reported periodically on the AtlasTrend website.

The investment process does not exclude a specific individual investment in a listed company based solely on its standalone SDG contribution. Rather, the investment process assesses the portfolio on an aggregate basis to target a Fund SDG Contribution in excess of the Index SDG Target. This provides the ability to invest in companies that are already strong SDG contributors and those companies that are transitioning towards becoming strong SDG contributors.

The third party data provider used to obtain information about the SDG contribution of the underlying investments within each Fund is able to provide data about the SDG contribution of a wide variety of companies, but there may be times when AtlasTrend will not be able to assess the SDG contribution of all underlying investments due to unavailability of data.

### 3. The trends

#### AtlasTrend Funds Available for Investment

FUND NAME	BIG DATA BIG FUND
<b>Fund description</b>	The Fund typically invests in 10 to 15 companies listed on developed market stock exchanges. Specifically, The Fund invests in companies that are either currently benefitting or will soon benefit from the growth in big data.
<b>Description of big data</b>	<p>Big data refers to using computing power to analyse large amounts of data in order to reveal patterns and trends. The results of big data analysis is used to more accurately predict how people will behave in certain situations. This can be used to help many industries provide better products and services to customers.</p> <p>As our lives have become more digitised the amount of data created about all of us has increased dramatically. With this large increase in data there is now substantial opportunity for many international listed companies to understand and better serve their customers in a way that was not possible in previous times. Those companies that succeed in providing or utilising big data analysis will be well placed to generate positive value for their shareholders. Examples of big data at work include:</p> <ul style="list-style-type: none"> <li>&gt; Online shopping websites analysing customer buying habits to provide targeted advertising to specific customers</li> <li>&gt; Computers that have processed millions of pieces of medical text and data being used to assist with medical diagnosis</li> </ul>
<b>Examples of types of companies The Fund may invest in</b>	<ul style="list-style-type: none"> <li>&gt; Companies providing the software and technology to collate, store and analyse big data</li> <li>&gt; Companies using big data analysis to improve their products and services</li> </ul>

FUND NAME	ONLINE SHOPPING SPREE FUND
<b>Fund description</b>	The Fund typically invests in 10 to 15 companies listed on developed market stock exchanges. Specifically, The Fund invests in companies that are either currently benefitting or will soon benefit from the growth in the online shopping industry.
<b>Description of online shopping</b>	<p>The year was 1994. It was an order for a large pepperoni, mushroom and extra cheese pizza. This was the first ever online shopping order (a Pizza Hut pizza) and the online shopping industry has never looked back. The industry itself is now established as an essential part of our everyday lives. Today, consumers can buy a vast range of products and services online which were not possible even 5 or 10 years ago.</p> <p>Despite the large growth in the online shopping industry and the appearance that nearly anything can be purchased online there are still many goods and services that have just begun the move to an online shopping platform. This shows there are ample opportunities for the online shopping industry to continue growing well into the long term.</p>
<b>Examples of types of companies The Fund may invest in</b>	<ul style="list-style-type: none"> <li>&gt; Online only retailers</li> <li>&gt; Traditional retailers embracing an online shopping platform</li> <li>&gt; Logistics companies benefitting from more deliveries</li> </ul>

FUND NAME	CLEAN DISRUPTION FUND
<b>Fund description</b>	The Fund typically invests in 10 to 15 companies listed on developed market stock exchanges. Specifically, The Fund invests in companies that are either currently benefitting or will soon benefit from the growth in the clean disruption trend.
<b>Description of clean disruption</b>	<p>With the growing awareness in environmental issues and ensuing push for sustainable living, we believe there is a clear megatrend developing of investing that propels humankind forward. In particular, with general backing from both Government and private sectors as well as mainstream sentiment, there is a ground swell of support for a trend focused on disrupting traditional energy sources such as fossil fuels and traditional ways of living such as our use of cars.</p> <p>The Clean Disruption Fund aims to invest in listed companies that are benefitting or will benefit from the global disruptive megatrend towards the generation, storage and use of cleaner energy (compared to fossil fuel energy). Renewable energy, energy efficiency, recycling are clear public policy priorities and there are a wide range of companies that will benefit from this megatrend in diverse industries such as renewable energy generation, energy storage, battery technology, electric and self-driving vehicles, measurement, controls and switching technology, recycling and efficient building materials as well as source material producers such as lithium manufacturers.</p>
<b>Examples of types of companies The Fund may invest in</b>	<ul style="list-style-type: none"> <li>&gt; Renewable energy generation e.g. solar / wind companies</li> <li>&gt; Energy storage e.g. battery companies</li> <li>&gt; Disruptive use of cleaner energy e.g. electric car companies</li> <li>&gt; Technology software and hardware enabling the use of disruptive cleaner energy e.g. electronics and robotics focused on measurement, controls and switching as well as data analysis</li> <li>&gt; Recycling and efficient building materials e.g. machinery, technology and insulation materials aimed to creating greener buildings</li> </ul>



## 4. How we invest your money

### Snapshot

Each AtlasTrend Fund is subject to the following investment limits.

INVESTMENT UNIVERSE	<ul style="list-style-type: none"> <li>&gt; Typically stocks with US\$1 billion or larger market capitalisation listed on developed market stock exchanges excluding Australia and New Zealand</li> <li>&gt; Exchange traded funds (ETFs) listed on a developed market stock exchange</li> </ul>
NUMBER OF POSITIONS	Typically 10-15
MAXIMUM SINGLE STOCK POSITION	20% of the portfolio value
MAXIMUM SHAREHOLDING IN A COMPANY OR FUND	No constraints
COUNTRY EXPOSURE	No restrictions within investment universe
SECTOR EXPOSURE	No restrictions within investment universe
BORROWING	The Funds will not borrow
CURRENCY HEDGING	Currency is generally not hedged
SHORT SELLING	No direct short selling
DERIVATIVES	No derivatives
INVESTMENT IN ETF's	Allowed solely for the purpose of hedging market movements
CASH POSITION	Up to 25% of the portfolio value under normal market conditions*

\*AtlasTrend may choose to hold more than 25% of the portfolio's value in cash for a number of reasons including (but not limited to):

- > Periods of more extreme market volatility and dislocation where AtlasTrend aims to protect investors' capital and to wait for better market opportunities to deploy or invest this cash.
- > During periods of larger inflows relative to the size of The Fund.
- > Periods when AtlasTrend deems that the investment universe for The Fund is relatively uninvestible due to factors such as valuations being too expensive.
- > Periods where The Fund is switching between investments in portfolio companies.

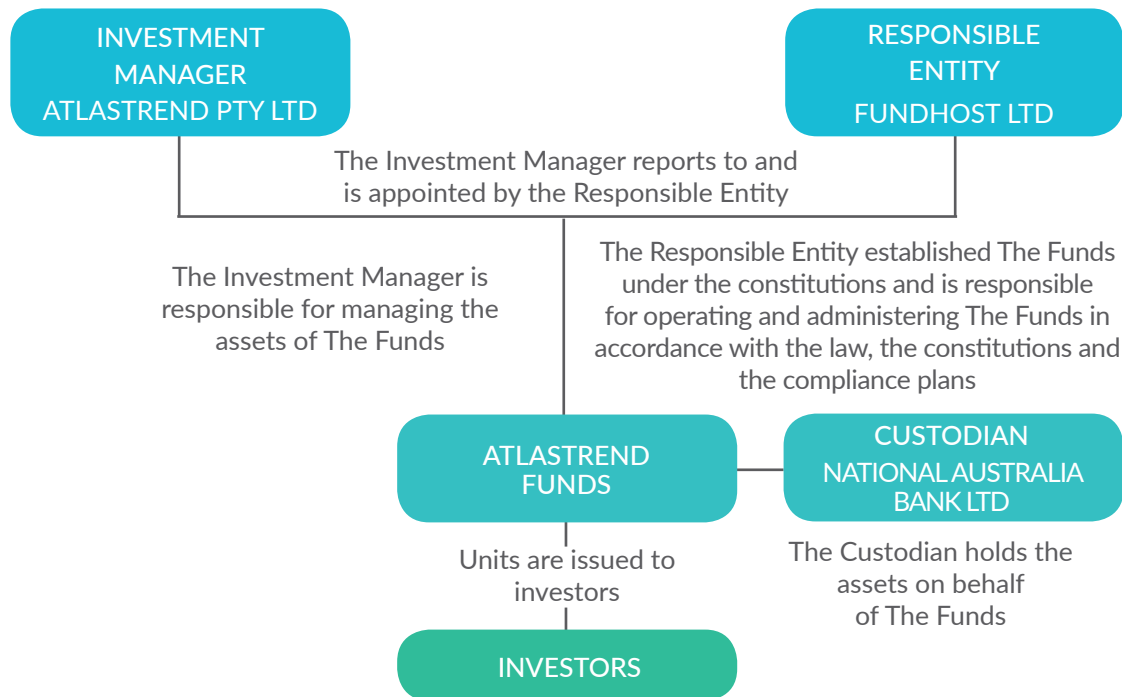
RECOMMENDED MINIMUM INVESTMENT PERIOD	At least 5 years
RISK	High
SUITABILITY	The Funds are generally suited for persons seeking long-term capital growth and those who can tolerate a high level of risk. You should speak with your financial adviser before investing in a Fund.
LABOUR AND ENVIRONMENTAL SOCIAL OR ETHICAL CONSIDERATIONS	AtlasTrend does take into account labour standards or environmental, social or ethical considerations in the selection, retention or realisation of investments.

You should consider the likely investment return, risk and your investment timeframe when choosing a Fund to invest in.

Any of the above details could change at any time and without notice. Where we consider the changes are significant, we will notify you of the changes (and give you 30 days' prior notice where practicable).

## 5. Regulatory structure & service providers

The following diagram summarises the management and governance structure of The Funds.



### Corporate Governance

Under the Australian Corporations Act and each Fund's documents, investors are provided with several layers of independent oversight providing a robust and appropriate corporate governance structure. The structure provides additional investor safeguards through the separation of duties, specialisation of expertise, clear lines of responsibility and layered approval processes.

The Funds are operated and administered by a responsible entity (**Fundhost**) that holds an appropriate AFSL. Fundhost has appointed an independent custodian to hold the assets of The Funds. AtlasTrend is appointed as the investment manager of The Funds.

The constitution establishes each Fund and sets out the rules. Together with the PDS and the law from time to time, it governs your relationship with Fundhost and provides you with your (and our) legal rights. For more information on your rights under the constitution see "[Clear legal rights](#)".

### Fundhost

Fundhost is a public company that acts as the responsible entity and provides essential services to The Funds. Fundhost's core business is to operate

registered managed investment schemes and provide compliance, administration and registry services.

### Custodian

National Australia Bank Limited (**NAB**) ABN 12 004 044 937 is appointed as the independent custodian to hold the assets of The Funds. NAB's role as custodian is limited to holding the assets of The Funds as Fundhost's agent. NAB has no supervisory role in relation to the operation of The Funds and is not responsible for protecting your interests.

NAB has no liability or responsibility to you for any act done or omission made in accordance with the terms of the Custody Agreement. NAB makes no statement in the PDS and has not authorised or caused the issue of it.

Investments of The Funds do not represent investments in, deposits with or other liabilities of, NAB or any other member of the NAB group of companies (**NAB Group**). Neither NAB, nor any other member of NAB Group, in any way stands behind the capital value, nor do they guarantee the performance of the investment or the underlying assets of The Funds, or provide a guarantee or assurance in respect of the obligations of Fundhost or its related entities.

## 6. How The Funds work

### Mechanics

When you invest in a Fund your money (together with all other investors' monies) is gathered in one place and invested in assets. AtlasTrend uses its resources, experience and expertise to make the investment decisions.

We have appointed NAB as the independent custodian to hold the assets of The Funds.

### Units

The Fund is a "unit trust". This means your interests in The Fund are represented by "units". Certain rights (such as a right to any income and a right to vote) attach to your units. You may also have obligations in respect of your units.

Each unit has a value which we calculate. When you invest, we issue you a number of units depending on the amount you invest. Similarly, when you withdraw from a Fund, we calculate your withdrawal proceeds by reference to the number and value of units you hold at the time of withdrawal. Generally, the price of units will vary as the market value of assets in a Fund rises or falls. For more information refer to the section "[How we calculate unit prices](#)".

### Investing and withdrawing

Investments in The Funds are only open to current subscribers to the AtlasTrend online investment management service. This service is free if you are an investor in one of the Funds. For more details on terms and conditions please go to [www.atlastrend.com](http://www.atlastrend.com).

To invest in The Funds use the application form accompanying this PDS or the online application form at [www.atlastrend.com](http://www.atlastrend.com). You can increase your units by reinvesting distributions (this will be done automatically unless you tell us otherwise) or by making an additional investment (use the Additional Investment Form to do this), or you can decrease your units by making a withdrawal (simply contact Fundhost in writing and tell us how much you need to withdraw). We call this a redemption request. We accept scanned or faxed redemption requests on certain conditions, refer to the section "[Scanned or faxed instructions](#)".

The following minimum transactions, balance requirements and processing rules generally apply (although we may vary them at our discretion and without notice):

<b>MINIMUM INITIAL INVESTMENT</b>	\$1,000 or \$100 per month as a monthly direct debit savings plan	<b>MINIMUM BALANCE</b>	\$1,000
<b>MINIMUM ADDITIONAL INVESTMENT</b>	\$500 or \$100 per month as a monthly direct debit savings plan	<b>UNIT PRICING FREQUENCY</b>	Each Sydney business day
<b>MINIMUM WITHDRAWAL</b>	\$1,000	<b>APPLICATIONS AND WITHDRAWALS PROCESSING</b>	If we receive your correctly completed application and monies or a correctly completed withdrawal request, then we generally process these each business day using the unit price effective for that day. If your request is received before 4pm Sydney time it will be processed using the unit price effective for that day. If your request is received after this time, or on a non-business day, it is treated as having been received before 4pm Sydney time the next business day. If you are making monthly direct debit contributions, refer to " <a href="#">How to Apply</a> " for more information on direct debit savings plans.

## Delays

Normally once we decide you can withdraw your money (usually this happens within 5 business days of receipt of your withdrawal request), we process the request within 2 business days and pay funds to your account (although the constitution allows us 21 days to pay funds to you).

In certain circumstances we may need to delay withdrawal of your money. We can delay withdrawal of your money for 180 days or such period as considered appropriate in our view in all the circumstances if:

- > there are not enough investments which we can easily turn into cash (the law dictates this). We don't anticipate The Funds would ever become illiquid but if they did, the law says we can (if we wish) make some money available, and requires us to allocate it on a pro rata basis amongst those wanting to exit
  - > we receive a quantity of withdrawal requests representing more than 20 per cent of the value of the investments in any Fund. In this case we can stagger withdrawal payments
  - > something outside our control affects our ability to properly or fairly calculate the unit price (for example, if the investments are subject to restrictions or if there is material market uncertainty like a stock market crash)
  - > a portion of a Fund's assets comprise illiquid assets (that is, assets not readily converted to cash). In this case Fundhost can redeem such number of units that correspond to the portion of The Fund's liquid assets (that is, assets readily converted to cash). For example, if an investor requests redemption of all of their units and The Fund's assets comprise 10% of illiquid assets, Fundhost may determine to redeem only 90% of the investor's units. Fundhost may redeem the remaining units at such future time, or at times over such period, as it determines
  - > an emergency or similar state of affairs occurs which, in our reasonable opinion, makes it impractical to redeem units or which might be prejudicial to the remaining investors
- > there is a closure or material restriction on trading on the major global stock exchanges or realisation of the assets cannot be effected at prices which would be obtained if assets were realised in an orderly fashion over a reasonable period in a stable market or
  - > we otherwise consider it is in the best interests of the investors to delay withdrawal of units.

The constitution sets out the full range of circumstances in which we can delay withdrawal of your money.

## Compulsory redemptions

In certain circumstances we can, or may be required to, redeem some or all of your units without you asking. These circumstances include:

- > if you breach your obligations to us (for example, you provide misleading information in your unit application form)
- > to satisfy any amount of money due to us (as responsible entity or in any other capacity relevant to The Fund) by you
- > to satisfy any amount of money we (as responsible entity or in any other capacity relevant to The Fund) owe someone else relating to you (for example, to the tax office).
- > where we suspect that law prohibits you from legally being an investor or
- > such other circumstance as we determine in our absolute discretion (but we must always act in the best interests of investors as a whole when deciding to do this).

## Distributions

Any income distributions are paid annually (as at 30 June) and can be reinvested in full back into The Fund or paid out entirely to the financial institution account nominated on your application form. You can indicate your choice on the application form. If you do not make a choice, then distributions will be reinvested. Any distributions reinvested are reinvested at the ex-distribution mid-price.

Distributions will not be paid by cheque.

Distribution payments are typically made within 20 business days after the end of the distribution period.

We generally calculate income distributions based on each Fund's net income at the end of the distribution period divided by the number of units on issue.

We generally distribute all taxable income to investors each year, including any taxable capital gains. Distributions may also carry imputation or other tax credits.

# 7. Features and benefits of The Funds

## Significant features of AtlasTrend's Funds

- INVESTMENT UNIVERSE**
  - > Each Fund has an investment universe that it can invest in comprising of approximately 5,000 international listed companies
  - > These companies typically have US\$1 billion or larger market capitalisation and are listed on a developed market stock exchange (excluding Australia and New Zealand)
- WORLDWIDE TREND**
  - > Each Fund invests in companies that relate to a particular worldwide trend (such as the growth in online shopping) identified as providing the basis for long term investment returns plus the aim of SDG contribution in excess of the Index SDG Target
  - > Typically each Fund will invest in 10 to 15 companies that have an exposure to the identified worldwide trend
- DIVERSIFIED**
  - > The identified worldwide trends usually have impact across multiple industries and as a result the 10 to 15 companies within each Fund are typically from several industries
  - > Being worldwide trends the investments within each Fund are also usually diversified across the major global markets
- ACTIVELY MANAGED**
  - > Each Fund is actively managed by AtlasTrend's internal investment team
  - > Guided by AtlasTrend's investment technology system each Fund is assessed on a daily basis to ensure its investments are aligned to the objectives of The Fund

## Benefits of AtlasTrend's Funds

- FEE STRUCTURE**
  - > Transparent fees with a performance component to align AtlasTrend with Fund investors
- GLOBAL**
  - > Gain exposure to a collection of large international companies benefitting from the identified worldwide trend
- ENGAGING**
  - > You choose which worldwide trends to invest in based on which trends appeal the most to you
- SDG CONTRIBUTION**
  - > Measurable SDG contribution that exceeds the Index SDG Target

## 8. Risks of The Funds

All investments carry risk. Different strategies may carry different levels of risk, depending on the assets that make up the strategy.

### Significant risks

The significant risks of The Fund include:

#### CONCENTRATION RISK

The Funds typically invest in 10 to 15 high conviction stocks listed on the major global stock exchanges. This means The Funds may invest a relatively high percentage of its assets in a limited number of stocks, or in stocks in a limited number of sectors or industries or jurisdictions which may cause the value of The Funds' investments to be more affected by any single adverse economic, political or regulatory event than the investments of a more diversified investment.

#### COUNTERPARTY RISK

Counterparty risk is the risk that the counterparty to a transaction or contract (such as a broker or other agent of Fundhost) may default on their obligations and that The Funds may, as a result, experience an adverse investment outcome or liability.

#### CYBER RISK

There is a risk of fraud, data loss, business disruption or damage to the information of The Funds or to investors' personal information as a result of a threat or failure to protect the information or personal data stored within the IT systems and networks of Fundhost or other service providers.

#### FOREIGN EXCHANGE RISK

The Funds will invest in companies listed on global stock exchanges which will therefore give rise to foreign currency exposure. This means the value of foreign investments will vary as exchange rates change. Fluctuations in foreign currency can have both a positive and negative impact on the investments of The Funds. AtlasTrend will not hedge The Funds against movements in the Australian dollar and other country exchange rates. The default position is to remain unhedged. Investors should understand that The Funds are denominated in Australian dollars and so the value of your investment may go up and down according to changes in the exchange rate between Australian dollars and other currencies. These changes may be significant.

#### FUND RISK

Risks particular to The Funds include that they could terminate (for example, at a date we decide), the fees and expenses could change (although we would always give you at least 30 days' notice if fees were to increase), we could be replaced as responsible entity and our management and staff could change. There is also a risk that investing in The Funds may give different results than investing individually because of income or capital gains accrued in The Funds and the consequences of investment and withdrawal by other investors.

#### INDIVIDUAL INVESTMENT RISK

Investments to which The Funds are exposed, like shares on a stock exchange, can (and do) fall in value for many reasons, such as changes in a company's internal operations or management, or in its business environment. AtlasTrend aims to reduce these risks with the use of its investment technology system and also through fundamental analysis.

#### INTEREST RATE RISK

This is the risk that the capital value or income of a security may be adversely affected when interest rates rise or fall.

#### INVESTMENT MANAGER RISK

Investment managers can be wound up or liquidated, they can cease to manage the relevant fund and be replaced, their investment methodology can change, they can poorly manage operational risks and their funds can perform poorly. If any of these events occurred in respect of AtlasTrend, Fundhost would do all things reasonably practicable to recover the value of The Funds' investments and seek a new investment manager or program, with a similar investment profile if thought appropriate. If the investment program changed significantly, you would be given at least 30 days' notice where practicable. Further, only a small number of key investment professionals are responsible for managing The Funds and their personal circumstances may change. We aim to reduce this risk by having additional investment resources available through Fundhost.

## LIQUIDITY RISK

There are circumstances under which access to your money may be delayed, see “How The Funds work” and “Delays”. Further, the level of overall market liquidity is an important factor that may contribute to the profitability of The Funds and access to your money. Illiquid markets can make it difficult to trade profitably and to realise assets in a timely fashion to meet withdrawal requests. Also, note that units in The Funds are not quoted on any stock exchange.

## MARKET RISK

Economic, technological, climate, political or legal conditions, interest rates and even market sentiment, can (and do) change, and changes in the value of investment markets can affect the value of the investments in The Funds.

## REGULATORY RISK

This is the risk that the value or tax treatment of either a Fund itself or investments of a Fund, or the effectiveness of a Fund’s trading or investment strategy, may be adversely affected by changes in government policies, regulations and laws affecting registered managed investment schemes, or changes in generally accepted accounting policies or valuation methods.

## SOVEREIGN RISK

This is the extra dimension of risk involved in international, as distinct from domestic, investments and transactions. Sovereign risk is additional to the usual commercial risks such as credit and foreign exchange risks. Sovereign risk implies the possibility that conditions will develop in a country which inhibit repayment of funds due from that country, such as exchange controls, strikes or declarations of war. Sovereign risks are generally higher in emerging countries.

## Risks applicable to managed funds generally

Other significant risks relevant to many managed funds include:

- > the value of investments will vary
- > the level of returns will vary, and future returns may differ from past returns and
- > returns are not guaranteed, and you may lose some or all of your money.

The level of risk for each person will vary depending on a range of factors, including age, investment time frames, where other parts of your wealth are invested and your risk tolerance.

These risks can be managed but cannot be completely eliminated.



## 9. Fees and other costs

### DID YOU KNOW?

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

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

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

You may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask The Fund or your financial adviser.

### TO FIND OUT MORE

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

This section shows fees and other costs that you may be charged. These fees and costs may be deducted from your money, from the returns on your investment or from the assets of The Funds as a whole.

Taxes are set out in another part of this PDS. You should read all the information about fees and costs because it is important to understand their impact on your investment.

### AtlasTrend Worldwide Trend Funds

TYPE OF FEE OR COST	AMOUNT	HOW AND WHEN PAID
<b>FEES WHEN YOUR MONEY MOVES IN OR OUT OF THE FUND<sup>^</sup></b>		
<b>ESTABLISHMENT FEE</b> The fee to open your investment	Nil	Not applicable
<b>CONTRIBUTION FEE</b> The fee on each amount contributed to your investment	Nil	Not applicable
<b>WITHDRAWAL FEE</b> The fee on each amount you take out of your investment	Nil	Not applicable
<b>EXIT FEE</b> The fee to close your investment	Nil	Not applicable
<b>MANAGEMENT COSTS</b> The fees and costs for managing your investment, including:		
<b>RESPONSIBLE ENTITY FEE</b> (Payable to Fundhost)	Nil	Not applicable
<b>INVESTMENT MANAGEMENT FEE</b> (Payable to AtlasTrend)	0.99%	Accrued daily and paid monthly in arrears
<b>PERFORMANCE FEE</b> (If payable, paid to AtlasTrend)	15%	15% of the amount by which The Fund outperforms its benchmark (being the MSCI World Net Total Return Index, ex Australia in Australian Dollars) ( <b>Index</b> ). Subject to a high water mark

TYPE OF FEE OR COST	AMOUNT	HOW AND WHEN PAID
<b>ORDINARY EXPENSES</b> (Payable from each Fund)	Capped at 0.10% p.a. of the net asset value of each Fund	<ul style="list-style-type: none"> <li>&gt; Any Ordinary Expenses above the cap are paid by AtlasTrend.</li> <li>&gt; Ordinary Expenses are generally paid as incurred.</li> <li>&gt; See “<a href="#">Additional explanation of fees and costs</a>” for more detail.</li> </ul>
<b>ABNORMAL EXPENSES*</b> (If incurred, payable from each Fund)	Not capped, estimated to be nil	<ul style="list-style-type: none"> <li>&gt; Any Abnormal Expenses are generally paid from The Fund’s assets.</li> <li>&gt; Abnormal Expenses are generally paid as incurred.</li> <li>&gt; See “<a href="#">Additional explanation of fees and costs</a>” for more detail.</li> </ul>
<b>INDIRECT COSTS*</b> (If incurred, payable from The Fund’s assets)	Nil	Not applicable
<b>SERVICE FEES^^</b>		
<b>SWITCHING FEE</b> The fee for changing investment options	Not applicable	Not applicable

^ Buy-sell spreads apply when you invest in The Funds and when you redeem money from The Funds. See “[Additional explanation of fees and costs](#)” for more detail.

Any item marked with an asterisk (\*) is an estimate. Please refer to our website for any updates on these estimates which are not considered to be materially adverse from a retail investor’s point of view.

^^ For information on service fees, please see “[Additional explanation of fees and costs](#)” for more details.

AtlasTrend may negotiate fees with wholesale investors.

## Example of annual fees and costs

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

### AtlasTrend Worldwide Trend Funds

EXAMPLE	AMOUNT	BALANCE OF \$50,000 WITH A CONTRIBUTION OF \$5,000 DURING THE YEAR
<b>CONTRIBUTION FEES</b>	Nil	For every additional \$5,000 you put in, you will be charged \$0.
<b>PLUS MANAGEMENT COSTS comprising:</b>		
<b>RESPONSIBLE ENTITY FEE</b>	Nil	\$0 each year, per Fund.
<b>INVESTMENT MANAGEMENT FEE</b>	0.99%	\$495 each year, per Fund.
<b>PERFORMANCE FEE*</b>		
Big Data Big Fund	0.53%	\$263 each year.
Clean Disruption Fund	Nil	Nil
Online Shopping Spree Fund	Nil	Nil
<b>ORDINARY EXPENSES*</b>	0.10%	\$50 each year.
<b>ABNORMAL EXPENSES*</b>	Nil	
<b>INDIRECT COSTS*</b>	Nil	
<b>EQUALS COST OF FUND</b>		
		If you had an investment of \$50,000 at the beginning of the year and you put in an additional \$5,000 during that year, you would be charged the following fees:
Big Data Big Fund	1.62%	\$808
Clean Disruption Fund	1.09%	\$546
Online Shopping Spree Fund	1.09%	\$545
		<b>What it costs you will depend on the fees you negotiate.</b>

When calculating management costs in this table, the law says we must assume that the value of your investment remains at \$50,000 and a Fund's unit price does not fluctuate. Please be aware that management costs actually incurred will depend on the market value of your investment and the timing of your contributions (including any reinvestment of distributions) during any 12 month period. The example assumes no abnormal expenses are incurred, the full 0.10% in ordinary expenses is incurred, fees are not individually negotiated and no service fees are incurred by you. The examples are based on actual fees paid for the year ended 30 June 2019 and represented Fundhosts's reasonable estimates of these fees.

The fact that a performance fee was paid or not paid in the examples however is not a representation of likely future performance. The actual performance fee and therefore the total management costs in the future will depend on the performance of AtlasTrend. All fees are expressed as a per annum percentage of net asset value of The Fund excluding accrued fees. Totals may appear incorrect due to rounding. Returns are not guaranteed. Please refer to "[Additional explanation of fees and costs](#)" for more information.

Any item marked with an asterisk (\*) is an estimate. Please refer to our website for any updates on these estimates which are not considered to be materially adverse from a retail investor's point of view.

## Additional explanation of fees and costs

### ABOUT MANAGEMENT COSTS

The Management Costs include AtlasTrend management fees, performance fees, ordinary and abnormal expenses and any indirect costs. Fundhost's fees and custody fees are paid directly by AtlasTrend and not by The Funds. Fees payable to AtlasTrend are calculated and accrued daily based on the net asset value of The Funds excluding accrued fees and are paid monthly in arrears. Management Costs paid out of Fund assets reduce the net asset value of The Fund and are reflected in the unit price. Management Costs exclude transaction costs (i.e. costs associated with investing the underlying assets, some of which may be recovered through buy-sell spreads).

### RESPONSIBLE ENTITY FEE

No responsible entity fee is payable by The Funds.

### INVESTMENT MANAGEMENT FEE

An investment management fee of 0.99% is payable to AtlasTrend. This is calculated and accrued daily and paid monthly in arrears.

### PERFORMANCE FEE

A Performance Fee is payable to AtlasTrend in respect of each 6 monthly period ending 30 June or 31 December when the investment performance of a Fund has exceeded the benchmark, being the performance of the MSCI World Net Total Return Index ex-Australia, in Australian Dollars (**Index**).

The Performance Fee is 15% of the total return of a Fund after management fees and expenses have been deducted, that is in excess of the Index return, and is calculated daily and paid semi-annually in arrears. Performance fees are only paid subject to the 'High Water Mark' being met for the relevant calculation period. A 'High Water Mark' is the highest unit price for a Fund at the end of a past performance calculation period in which a performance fee has already been paid.

### EXPENSES

In addition to fees, investors also bear the impact of certain expenses associated with each Fund, as explained below. We only pay an expense from a Fund if it is incurred in the proper performance of our duties.

Ordinary expenses are costs associated with a Fund which arise in the ordinary course of fund operations.

Ordinary expenses are paid from each Fund but are capped at 0.10% p.a. of the net asset value of the Fund. If actual ordinary expenses are lower than this, then the lower amount is charged to The Fund. If they are more, they are paid by AtlasTrend.

Abnormal expenses are expected to occur infrequently and may include (without limitation) costs of litigation to protect investors' rights, costs to defend claims in relation to a Fund, legal fees, once off or non "business as usual" fees, and termination and wind up costs. If abnormal expenses are incurred, they will be deducted from the assets of The Fund as and when they are incurred. There is no cap on abnormal expenses. Occasionally, costs which might otherwise be considered usual are of such a nature that we may deem them to be abnormal.

Expenses are generally paid as incurred.

### SERVICE FEES

If you ask us to do something special for you, Fundhost may charge you a fee. These special fees vary depending on what you ask us to do.

## TRANSACTIONAL AND OPERATIONAL COSTS

When you invest in a Fund, AtlasTrend may buy (and sell) investments and incur transaction costs. Transaction costs include brokerage, settlement costs, bid-offer spreads on investment, any borrowing costs, clearing costs and applicable stamp duty costs. When you withdraw, AtlasTrend may sell investments so we can pay your cash to you, and this costs money too. These costs are also incurred in connection with day to day trading within The Fund.

Some of these costs are recovered through the buy-sell spread. A buy-sell spread is an adjustment to the unit price reflecting our estimate of the transaction costs that may be incurred as a result of the purchase/sale of assets arising from the buying or selling of units. This adjustment ensures that existing investors do not pay costs associated with other investors acquiring/withdrawing units from The Fund. The buy-sell spread is reflected in the buy/sell unit price.

Currently, our buy-sell spread is 0.30% of the unit price (that is +0.15% on the buy price and -0.15% on the sell price). So if the net asset value of each unit is \$1.00, on entry we adjust the unit price up 0.15% (up 0.15 cents) and on exit we adjust the unit price down 0.15% (down 0.15 cents). The buy-sell spread is not paid to Fundhost or AtlasTrend.

Because the spread is reflected in the buy/sell prices, you won't see transaction costs on any account statement we send you.

Please refer to our website for any updates on our estimates for transactional and operational costs which are not considered to be materially adverse from a retail investor's point of view. Remember, past performance is not an indicator of future performance and any transactional and operational costs for a given year may not be repeated in a future year.

Our estimates of the total transactional and operational costs for The Funds during the year ended 30 June 2019 were calculated using The Funds' actual transactions during the last financial year. We expect these amounts to vary from year to year as they will be impacted by the relevant Fund's volume of trading, brokerage arrangements and other factors. The amounts recovered through the buy-sell spread were calculated using actual applications and redemptions during the last financial year. We expect these amounts to vary from year to year as they will be impacted by the volume of applications and withdrawals and any changes in the buy-sell spread for the relevant Fund. The net transactional and operational costs is the difference between these two amounts. All of these amounts are expressed as a percentage of The Fund's average net asset value for the year. Totals may appear different due to rounding.

We have a documented policy in relation to the guidelines and relevant factors taken into account when calculating unit prices, including the buy-sell spread. We call this our unit pricing policy. We keep records of any decisions which are outside the scope of the unit pricing policy, or inconsistent with it. A copy of the unit pricing policy and records is available free on request.

ATLASTREND WORLDWIDE TREND FUND	TRANSACTIONAL AND OPERATIONAL COSTS	RECOVERY THROUGH BUY-SELL SPREAD	NET TRANSACTIONAL AND OPERATIONAL COSTS	FOR EVERY \$50,000 YOU WILL HAVE IN A FUND YOU WILL INCUR APPROXIMATELY
BIG DATA BIG FUND	0.06%	0.09%	Nil	Nil
CLEAN DISRUPTION FUND	0.14%	0.21%	Nil	Nil
ONLINE SHOPPING SPREE FUND	0.07%	0.05%	0.03%	\$13

# 10. How managed investment schemes are taxed

## CAN FEES BE DIFFERENT FOR DIFFERENT INVESTORS?

The law allows us to negotiate fees with “wholesale” investors or otherwise in accordance with ASIC requirements. The size of the investment and other relevant factors may be taken into account. We generally don’t negotiate fees. However, AtlasTrend may negotiate fees with very large wholesale clients only. The terms of these arrangements are at its discretion.

## CAN THE FEES CHANGE?

Yes, all fees can change. Reasons might include changing economic conditions and changes in regulation. However, we will give you 30 days’ written notice of any increase to fees.

The constitution for each Fund sets the maximum amount we can charge for all fees. If we wished to raise fees above the amounts allowed for in The Fund’s constitution, we would need the approval of investors.

If you would like to calculate the effect of fees and costs on your investment you can visit the ASIC website ([www.moneysmart.gov.au](http://www.moneysmart.gov.au)) and use their managed investment fee calculator.

## ADVISER REMUNERATION

The law restricts payments by us and AtlasTrend to other AFSL holders which are ‘conflicted’. Therefore, no commissions will be paid by us to financial advisers.

You may incur a fee for the advice provided to you by your adviser, but this does not represent a fee that we have charged you for investing in The Funds and is not an amount paid out of the assets of The Funds. The amount of fees you will pay (if any) to your adviser should be set out in a Statement of Advice given to you by your financial adviser. You will be responsible for the payment of these fees and they will not be paid by us. We recommend that you check with your adviser if you will be charged a fee for the provision of their advice.

## GOVERNMENT CHARGES AND TAXATION

Government taxes such as GST are applied to your account as appropriate. In addition to the fees and costs described in this section, standard government fees, duties and bank charges may also apply such as stamp duties. Some of these charges may include additional GST and will apply to your investments and withdrawals as appropriate. All fees are inclusive of GST net of reduced input tax credits.

Investing in a registered managed investment scheme is likely to have tax consequences and you are strongly advised to seek professional tax advice. Registered managed investment schemes do not pay tax on behalf of unit holders. Unit holders are assessed for tax on any income and realised capital gains generated by The Funds.

In all likelihood you will need to pay tax in relation to your investment in these Funds. Generally you will pay income or capital gains tax, but you might be able to claim some tax credits or have the benefits of some concessions.

Your tax liability ultimately depends on your circumstances, for example, whether you are an Australian resident. So it is important that you seek professional advice before you invest or deal with your investment.

We will send you the information you need each year to help you to complete your tax return.

We will distribute income and capital gains, if any, shortly after 30 June each year. Distributions could comprise:

- > income (like dividends and interest)
- > net taxable capital gains (from the sale of The Funds’ investments) and
- > tax credits (like franking credits attached to dividend income and credits for tax paid on foreign income).

Additionally, Australian residents are generally subject to capital gains tax on gains when they withdraw any money or transfer units.

Depending on the kind of taxpayer you are, and how long you have held your units, you may be entitled to a capital gains concession which can reduce the liability by up to one half.

If you choose not to provide us with your Tax File Number (TFN) or Australian business number (ABN) and don’t have an exemption, we must deduct tax at the highest personal rate, plus the Medicare levy, before passing on any distribution to you. The law is very strict on how we can use these details.

Fundhost has elected to operate the Funds under the Attribution Managed Investment Trust (AMIT) regime. As an AMIT a Fund is able to attribute amounts of income and tax offsets to investors on a fair and reasonable basis. There is also an ability to adjust the cost base of an investor’s interest in a Fund upwards or downwards.

# 11. How to apply

## How to invest

Investments in The Funds are only open to current subscribers to AtlasTrend online investment management service. For more details on terms and conditions please go to [www.atlastrend.com](http://www.atlastrend.com). This service is free if you are an investor in one of The Funds.

You generally need to invest at least \$1,000 initially. Use the application form accompanying this PDS or apply online at [www.atlastrend.com](http://www.atlastrend.com). The application form contains detailed instructions and will ask you to provide the identification documents required under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (AML CTF Act). We do not earn interest, nor do we pay you interest on application monies held prior to the time we issue units to you.

Additional investments can be made at any time in writing, generally the minimum amount for additional investments is \$500.

You may also arrange to apply for our direct debit monthly savings plan, requiring a minimum investment of \$100 per month, this is processed on the 15th of each month or the next business day. To apply for this, fill out the direct debit instruction section of the application form and see the Terms and Conditions as listed on page A18.

## Cooling off

If you decide that you don't want the units we have issued you in a Fund, we must repay your money to you.

We are allowed to (and generally do) make adjustments for market movements up or down, as well as any tax and reasonable transaction and administration costs. For example, if you invest \$10,000 and the value of the units falls by 1% between the time you invest and the time we receive notification that you wish to withdraw your investment, we may charge you on account of the reduced unit value and you would incur a buy spread of +0.15% and a sell spread of -0.15%. This means that \$9,870 would be transferred from a Fund back to you.

If you change your mind, you have 14 days to tell us, starting on the earlier of; when we send you confirmation that you are invested or the end of the 5th day after the day on which we issue the units to you.

This right terminates immediately if you exercise a right or power under the terms of the product, such as transferring your units or voting on any units held by you. For any subsequent investments made under a distribution reinvestment plan, cooling off rights do not apply.

## Enquiries and complaints

Contact us during business hours (9am to 5pm Sydney time). Our details are at the beginning of this PDS. It helps us if you have your investor number to hand when you contact us.

If you have a complaint, it is better it be made in writing although you can always call us of course. Complaints will always be acknowledged and responded to within 45 days.

If you are unhappy with our response to your complaint you can contact the independent Australian Financial Complaints Authority (AFCA).

AFCA	
MAIL	Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001
TELEPHONE	1800 931 678 (free call)
EMAIL	info@afca.org.au
WEBSITE	www.afca.org.au

AFCA operations will be financed by contributions made by its members, including Fundhost, AFCA is free to consumers. For information on the AFCA Rules governing its jurisdiction and processes, please refer to [www.afca.org.au](http://www.afca.org.au).

# 12. More Information

## Fund performance and size

If you are interested in:

- > up to date performance of The Fund
- > the latest investment mix of The Fund
- > current unit prices or
- > the current size of The Fund

then ask your financial adviser or go to [www.fundhost.com.au](http://www.fundhost.com.au). Your financial adviser will give you paper copies of the information free of charge. You can always call us, our details are at the beginning of this PDS. Again, up to date information is always free of charge.

Don't forget that any past returns are just that, just because they happened doesn't mean they will happen again. Returns are volatile and may go up and down significantly and sometimes quickly.

## How we calculate unit prices

We calculate unit prices in three steps:

1. we calculate the value of the investments of each Fund and take away the value of the liabilities as defined in The Fund's constitution.
2. we divide this result by the number of units we have on issue to obtain the unit mid-price.
3. we then make an adjustment (up for the buy price, to take account of the costs of buying investments or down for the sell price to take account of the costs of realising investments) called a buy-sell spread. The buy-sell spread does not represent a fee to Fundhost or AtlasTrend and is discussed in more detail in "[Additional explanation of fees and costs](#)".

These steps give us a price per unit.

## Keeping you informed

We will:

- > confirm every transaction you make (except savings plan transactions)
- > soon after June each year send you a report to help you with your tax return
- > each year (around September) make the accounts of The Funds available to you on our website

- > send you your annual statement and
- > notify you of any material changes to this PDS and any other significant event as required by law.

Updated investment information is available at [www.fundhost.com.au](http://www.fundhost.com.au).

As at the date of this PDS the Big Data Big Fund has more than 100 investors. The other two Funds do not. When a Fund has 100 investors or more, that Fund will be considered a "disclosing entity" for the purpose of the Corporations Act. This means a Fund will become subject to regular reporting and disclosure obligations.

Copies of any documents lodged with ASIC in relation to a Fund may be obtained from, or can be inspected at, an ASIC office. Investors have a right to obtain a copy, free of charge, in respect of a Fund, of the most recent annual financial report and any half-yearly financial report lodged with ASIC after that most recent annual financial report.

Any continuous disclosure obligations we have will be met by following ASIC's good practice guidance via website notices rather than lodging copies of these notices with ASIC. Accordingly should Fundhost, as responsible entity of a disclosing entity fund, become aware of material information that would otherwise be required to be lodged with ASIC as part of its continuous disclosure obligations, we will ensure that such material information will be made available as soon as practicable on our website [www.fundhost.com.au](http://www.fundhost.com.au).

If you would like hard copies of this information, call Fundhost on + 61 2 8223 5400 and we will send it to you free of charge.

## Privacy

By applying for units in The Fund you consent and agree to information about you being obtained and used by us. Fundhost will collect and use your information in accordance with our Privacy Policy, a copy of which is available free of charge.

If you fail to provide us with the required information or if you provide us with incomplete or inaccurate information Fundhost may not be able to provide you with the products or services you are seeking within the time periods contemplated in the PDS.

Your information will not be disclosed unless:

- > the law requires
- > your financial adviser needs the information



- > it is in keeping with our Privacy Policy and may be provided to external service providers including The Fund's investment manager, custodian, auditors, taxation and legal advisers and information technology consultants or
- > Fundhost needs to send you promotional material. If you don't want this, contact Fundhost anytime.

Fundhost will disclose information if required by law to do so (including under the AML CTF Act).

If you think any of the details that Fundhost holds are wrong or out of date contact Fundhost and we will correct the details. You can always access the personal information held about you by contacting Fundhost on +61 2 8223 5400.

## Anti-money laundering

In order to meet our obligations under the AML CTF Act or taxation legislation, we may require further information from you as to identity, the source of your funds and similar matters.

Fundhost is required to verify that information by sighting appropriate documentation.

Records of the information obtained will be kept and may be required by law to be disclosed. Otherwise the information will be kept confidential.

By applying for units in The Funds, you also agree that Fundhost may in its absolute discretion determine not to issue units to you, may cancel units which have been issued to you or may redeem any units issued to you if Fundhost believes such action to be necessary or desirable in light of its obligations under the AML CTF Act or related legislation and Fundhost will not be liable to you for any resulting loss.

## Clear legal rights

The constitutions give Fundhost rights to be paid fees and expenses and to be indemnified from The Funds. They govern (amongst other things) Fundhost's powers, (which are very broad), investor meetings and unit issue, pricing and withdrawal, as well as what happens if a Fund terminates.

The constitutions limit Fundhost's need to compensate you if things go wrong. Generally, subject always to liability which the Corporations Act imposes, Fundhost is not liable in equity, contract, tort or otherwise to investors for any loss suffered in any way relating to The Funds.

Each constitution also contains a provision that it alone is the source of the relationship between you and Fundhost and not any other laws (except, of course, those laws that cannot be excluded).

Fundhost must have investor approval to make changes to a constitution that are adverse to the rights of investors.

You can obtain a free copy of The Funds' constitutions by calling Fundhost.

## Consents

AtlasTrend and NAB have each given, and as at the date of this PDS have not withdrawn, their consent to inclusion in the PDS of the statements concerning each of them in the form and context in which they are included. NAB takes no responsibility for the preparation of, statements made in, or omissions from any parts of the disclosure documentation. NAB's role as custodian is limited to holding the assets of The Funds as Fundhost's agent. NAB has no supervisory role in relation to the operation of The Funds and is not responsible for protecting your interests.

## Scanned or faxed instructions

Except if you are changing your address or bank account details, we accept scanned or faxed redemption requests on the following conditions:

- > all instructions must be legible
- > instructions must bear your investor number and signature and
- > redemption proceeds will only be transferred to the financial institution account previously nominated on the application form or other written advice signed by the investor.

To use this service you will need to accept full responsibility (to the extent permitted by law) for loss arising from us acting upon faxed or scanned instructions which comply with these security processes and you also agree to release and indemnify us in respect of any liabilities arising from us acting on faxed or scanned instructions (including future instructions), even if those instructions are not genuine. Also you agree that neither you nor any other person has any claim against us in relation to a payment made or action taken under the facsimile or scanned instruction service if the payment is made in accordance with these conditions. These terms and conditions are additional to any other requirements for giving redemption instructions.

### Existing Investors - Applying for units

If you already have an investment in The Funds and would like to make an additional investment, please complete the Additional Investment Form for Existing Investors on page A19.

You do not need to complete any other documentation.

This Application Form relates to the offer of units in the AtlasTrend Global Trend Funds, pursuant to the Product Disclosure Statement (PDS) dated 21 November 2019, issued by Fundhost Ltd ABN 69 092 517 087, AFSL 233045 as responsible entity of The Funds.

The Corporations Act requires that a person who provides access to the Application Form must provide access, by the same means and at the same time to the PDS. The PDS contains important information about investing in The Funds. You should read the PDS before deciding whether to apply for units.

You should seek professional financial, taxation and legal advice as you deem appropriate, in respect of The Funds before deciding whether to apply for units. If you have received the PDS electronically, Fundhost will provide a paper copy free of charge on request.

We accept signed application forms and certified copies of documents required to identify applicants (**Application Documents**) by email or fax. We do not require paper copies of Application Documents in order to commence processing your application for units in The Funds. Provided we receive clear and legible copies of your Application Documents by email or facsimile by the relevant cut off time noted in the PDS, together with your application monies, we will process your application using the unit price effective for the day we receive your application monies and Application Documents by email or fax. Conditions apply – please see the PDS.

**Before submitting your application, please finalise your investment by executing a bank transfer, BPAY or providing**

### Submit your Application

**Email:**

admin@fundhost.com.au

**Fax:**

+61 (0)2 9232 8600

**Post:**

Fundhost Limited  
PO Box N561  
Grosvenor Place NSW 1220  
Australia

**Deliver:**

Suite 5.01, Level 5  
28 O'Connell Street  
Sydney NSW 2000  
Australia

(Office hours 9am - 5pm, Sydney business days)

### Questions?

Contact Fundhost  
T: +61 (0)2 8223 5400  
E: admin@fundhost.com.au

**We accept application forms and AML identification by fax, email, post and delivery.**

**direct debit instructions. You can also pay by cheque. Applications will not be processed until application monies are received.**

### New Investors - Applying for units

Please follow the checklist below for your investment type.

If you are applying through a self-managed superannuation fund or family trust, you will either have individual trustees or a corporate trustee (simply check your trust deed to find out which).

#### Individual/Joint Investor

- Complete Sections A, B, E, F and H
- Sign page A15
- Attach required supporting documentation**

#### Trust, with Individual Trustees

- Complete Section A, B, D, E, F, G and H
- Complete Section B using trustee details
- Sign page A15
- Attach required supporting documentation**

#### Trust, with Corporate Trustee

- Complete Sections A, C, D, E, F, G and H
- Sign page A15
- Attach required supporting documentation**

#### Company

- Complete Sections A, C, E, F, G and H
- Sign page A15
- Attach required supporting documentation**


\*To help us identify you, you must provide certified copies of documents. Please ensure that a certified copy:


- includes the statement 'I certify this to be a true copy of the original document' AND
- is signed and dated by an eligible certifier (see page A16). The certifier must state their qualification or occupation.

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## SECTION A INVESTMENT & PAYMENT DETAILS

Investment Options & Payment Details		Regular Investment Plan	Distribution options		
Enter the amount to be invested in each investment Fund. The minimum initial total investment is \$1,000 or \$100 if a Regular Investment Plan is set up.		Complete if you wish to start a Regular Investment Plan.	Select a distribution option-cross (x). If you do not select a distribution option, your distributions will be reinvested.		
Investment options		Specify amount below for the initial investment	Specify amount for your Regular Investment Plan	Reinvest	Pay to bank account
<input type="checkbox"/>	<b>Big Data Big Fund (ARSN 607 700 167)</b>	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Payment options	Payment details		Date of transfer (EFT only)	Reference Used (EFT only) or attach receipt	
<input type="checkbox"/>	Cheque	Cheque to be made out to: FH AREF Big Data Big Fund	n/a	n/a	
<input type="checkbox"/>	Electronic Funds Transfer (EFT)	Name: FH AREF Big Data Big Fund BSB: 082-001 A/C: 81-557-8583	dd/mm/yyyy		
<input type="checkbox"/>	BPAY	 Biller Code: 250639 Ref:	dd/mm/yyyy	To pay your initial investment via BPAY, you will need The Fund's BPAY Biller code which is listed in the box. You will also need a Customer Reference Number (CRN), you can obtain this by phoning Fundhost on 02 8223 5400 during office hours. To assist us in matching your investment you should record your CRN number on this application form in the box after Ref:	
<input type="checkbox"/>	Direct Debit*	<input type="checkbox"/> One-off investment	<input type="checkbox"/> Monthly regular savings plan	n/a	*You can select a One-off investment and/or a Monthly regular savings plan.  **Please go to page A5 to complete your payment details and sign the Direct Debit Authority.
		Amount to debit once-off (max. \$100,000)**	Amount to debit monthly (min. \$100)**		
		\$	\$		

Investment options		Specify amount below for the initial investment	Specify amount for your Regular Investment Plan	Reinvest	Pay to bank account
<input type="checkbox"/>	<b>Online Shopping Spree Fund (ARSN 607 699 098)</b>	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Payment options	Payment details		Date of transfer (EFT only)	Reference Used (EFT only) or attach receipt	
<input type="checkbox"/>	Cheque	Cheque to be made out to: FH AREF Online Shopping Spree Fund	n/a	n/a	
<input type="checkbox"/>	Electronic Funds Transfer (EFT)	Name: FH AREF Online Shopping Spree Fund BSB: 082-001 A/C: 81-583-8306	dd/mm/yyyy		
<input type="checkbox"/>	BPAY	 Biller Code: 250654 Ref:	dd/mm/yyyy	To pay your initial investment via BPAY, you will need The Fund's BPAY Biller code which is listed in the box. You will also need a Customer Reference Number (CRN), you can obtain this by phoning Fundhost on 02 8223 5400 during office hours. To assist us in matching your investment you should record your CRN number on this application form in the box after Ref:	
<input type="checkbox"/>	Direct Debit*	<input type="checkbox"/> One-off investment	<input type="checkbox"/> Monthly regular savings plan	n/a	*You can select a One-off investment and/or a Monthly regular savings plan.  **Please go to page A5 to complete your payment details and sign the Direct Debit Authority.
		Amount to debit once-off (max. \$100,000)**	Amount to debit monthly (min. \$100)**		
		\$	\$		

## SECTION A INVESTMENT & PAYMENT DETAILS

Investment Options & Payment Details		Regular Investment Plan	Distribution options		
Enter the amount to be invested in each investment Fund. The minimum initial total investment is \$1,000 or \$100 if a Regular Investment Plan is set up.		Complete if you wish to start a Regular Investment Plan.	Select a distribution option-cross (x). If you do not select a distribution option, your distributions will be reinvested.		
Investment options		Specify amount below for the initial investment	Specify amount for your Regular Investment Plan	Reinvest	Pay to bank account
<input type="checkbox"/>	Clean Disruption Fund (ARSN 626 109 635)	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Payment options		Payment details		Date of transfer (EFT only)	Reference Used (EFT only) or attach receipt
<input type="checkbox"/>	Cheque	Cheque to be made out to: FH ATF Clean Disruption Fund		n/a	n/a
<input type="checkbox"/>	Electronic Funds Transfer (EFT)	Name: FH ATF Clean Disruption Fund BSB: 082-001 A/C: 31-277-5833		dd/mm/yyyy	
<input type="checkbox"/>	BPAY	 Biller Code: 81448 Ref: <input type="text"/> <b>Telephone &amp; Internet Banking - BPAY®</b> Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account. More info: <a href="http://www.bpay.com.au">www.bpay.com.au</a> ® Registered to BPAY Pty Ltd ABN 69 079 137 518		dd/mm/yyyy	To pay your initial investment via BPAY, you will need The Fund's BPAY Biller code which is listed in the box. You will also need a Customer Reference Number (CRN), you can obtain this by phoning Fundhost on 02 8223 5400 during office hours. To assist us in matching your investment you should record your CRN number on this application form in the box after Ref:
<input type="checkbox"/>	Direct Debit*	<input type="checkbox"/> One-off investment Amount to debit once-off (max. \$100,000)** \$	<input type="checkbox"/> Monthly regular savings plan Amount to debit monthly (min. \$100)** \$	n/a	*You can select a One-off investment and/or a Monthly regular savings plan.  **Please go to page A5 to complete your payment details and sign the Direct Debit Authority.

## SECTION A INVESTMENT & PAYMENT DETAILS

If you have elected to pay by Direct Debit your initial investment and/or you have set up a regular monthly savings plan then please fill out the section below.

### Direct debit authority

You request and authorise Fundhost using the following USER ID's to arrange, through its own financial institution, a debit to your nominated account the amount specified above payable by you. This debit or charge will be made through the Bulk Electronic Clearing System (BECS) from your account held at the financial institution you have nominated below and will be subject to the terms and conditions of the Direct Debit Request Service Agreement.

Big Data Big Fund (User ID: 370059)

Clean Disruption Fund (User ID: 523804)

Online Shopping Spree Fund (User ID: 389701)

Your family name or company name

Your given name or ABN/ABRN

Financial institution name

Account name

Branch (BSB) no  -  Account number

By signing and/or providing a valid instruction in respect to your **Direct Debit Request**, you have understood and agreed to the terms and conditions governing the debit arrangements between you and Fundhost as set out in this Request and in your Direct Debit Request Service Agreement. See page A18. **It is a condition of using direct debit that the investor accept reasonable delays due to processing. Investors wanting greater control over the timing of their investment should use an alternate payment method.** Application funds received by direct debit funds should only be returned to the same bank account. For payment to an alternate bank account, funds will be redeemed and held on trust until proof of ownership of the funds has been established. The bank account to be debited must be in the name of the investor.

### Signature

(if signing for a company, sign and print full name and capacity for signing e.g. director)

Signatory 1

Signatory 2

Print name

Print name

Capacity

Capacity

Date (DD/MM/YYYY)  /  /

Date (DD/MM/YYYY)  /  /

## SECTION B INDIVIDUAL / JOINT INVESTOR OR INDIVIDUAL TRUSTEES

Individual Trustees please also enter your details here (provide a separate sheet if more than 2 Trustees)

### INVESTOR 1 OR TRUSTEE 1

Title: Mr  Mrs  Miss  Ms  Other

Given name(s):

Family name:

Date of birth (DD/MM/YYYY)    /    /

Occupation:

Residential address:

Suburb:

State:  Postcode:

Country:

Email address<sup>1</sup>:

If Australian resident, provide tax file number:

TFN:

TFN exemption:

Are you a tax resident of any other country outside of Australia?

Yes  Provide details below. If resident in more than one jurisdiction please include details for all jurisdictions.

No  See identification requirements below

1. Country of tax residence:

Specify Tax Identification Number (TIN) or equivalent:

Reason Code if no TIN provided:

2. Country of tax residence:

Specify Tax Identification Number (TIN) or equivalent:

Reason Code if no TIN provided:

3. Country of tax residence:

Specify Tax Identification Number (TIN) or equivalent:

Reason Code if no TIN provided:

### INVESTOR 2 OR TRUSTEE 2

Title: Mr  Mrs  Miss  Ms  Other

Given name(s):

Family name:

Date of birth (DD/MM/YYYY)    /    /

Occupation:

Residential address:

Suburb:

State:  Postcode:

Country:

Email address<sup>1</sup>:

If Australian resident, provide tax file number:

TFN:

TFN exemption:

Are you a tax resident of any other country outside of Australia?

Yes  Provide details below. If resident in more than one jurisdiction please include details for all jurisdictions.

No  See identification requirements below

1. Country of tax residence:

Specify Tax Identification Number (TIN) or equivalent:

Reason Code if no TIN provided:

2. Country of tax residence:

Specify Tax Identification Number (TIN) or equivalent:

Reason Code if no TIN provided:

3. Country of tax residence:

Specify Tax Identification Number (TIN) or equivalent:

Reason Code if no TIN provided:

<sup>1</sup>If you provide us with an email address we will correspond with you by this method unless otherwise notified.

## SECTION B INDIVIDUAL / JOINT INVESTOR OR INDIVIDUAL TRUSTEES

If TIN or equivalent is not provided, please provide a reason from the following options:

- Reason A: The country/jurisdiction where the entity is resident does not issue TINs to its residents
- Reason B: The entity is otherwise unable to obtain a TIN or equivalent number (please explain why the entity is unable to obtain a TIN below if you have selected this reason)
- Reason C: No TIN is required. (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction)

If Reason B has been selected above, explain why you are not required to obtain a TIN.

1.
2.
3.
4.

### SUPPORTING DOCUMENTATION REQUIRED

Supplied documents must show name and either residential address and/or date of birth.

- Certified copy of **primary photographic identification document**; OR
- Certified copy of **primary non-photographic identification document AND certified copy of secondary identification document**

(Examples could be a certified copy of your passport or driver's licence. See Definitions on page A16 for further examples.)

If you are signing under a power of attorney, please provide a certified copy of primary photographic identification document or a certified copy of primary non-photographic identification document AND certified copy of secondary identification document for each attorney, together with a certified copy of the power of attorney and specimen signature(s) of the attorney(s) if not displayed in the document.

### ARE YOU A SOLE TRADER?

If so, please complete the fields below:

Full business name:

Full address of principal place of business:

ABN (if any):





**FOREIGN COMPANY**

Full company name

Is the company registered by ASIC?  Yes  No In which country was the company formed, incorporated or registered? (If Australia, please write 'N/A')

Is the company registered by a foreign registration body?  Yes - please provide name of registration body in space below  No

For proprietary companies provide details of ALL individuals who are beneficial owners through one or more shareholdings of more than **25%** of the company's issued capital (for regulatory requirements). If there are no individuals who meet the requirement of beneficial owners, provide the name of individuals who directly or indirectly control the company.

Name	Residential address or date of birth
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Full address of the company's (a) registered office in Australia (if registered by ASIC); (b) registered office in the company's country of registration (if registered by a foreign registration body); OR (c) principle place of business in company's country of formation or incorporation (if not registered by a foreign registration body)

If the company is registered with ASIC (a) the full address of the company's principle place of business in Australia (if any); OR (b) the full name and address of the company's local agent in Australia (if any)

The ARBN issued to the company by ASIC (if any)

Any identification number issued to the company by a foreign registration body upon the company's formation, incorporation or registration (if any)

If registered (by ASIC or a foreign registration board) is the company a  Private company  Public company  Other-please specify in space below

If registered as a private company, name of each director

If licensed (by ASIC or a registration body), name of regulator and license number

**SUPPORTING DOCUMENTATION REQUIRED**

- Supplied documents must show the full company name:
- Certified copy of certificate of incorporation; OR
  - Certified copy of certificate of registration by ASIC or relevant foreign registration body
- Note that each individual beneficial owner listed above must provide a **certified copy of primary photographic identification document or a certified copy of primary non-photographic identification document AND certified copy of secondary identification document**





## SECTION G GLOBAL TAX STATUS DECLARATION

This is mandatory for all Company and Trusts except regulated superannuation fund (including self-managed superannuation funds). We are unable to accept your application without this information. If you are unsure about how to complete this form speak to your financial adviser or accountant. Definitions can be found at <https://fundhost.com.au/forms/>.

### REGULATED SUPERANNUATION FUND

Are you a regulated superannuation fund such as a Self-Managed Super Fund (SMSF)?

Yes, you have now completed this section. Please sign on page A15.

No, you must complete section G and sign on page A15.

### TAX STATUS

You must tick ONE of the 5 Tax Status boxes below (if you are a Financial Institution, please provide all the requested information below for box 1.)

1.  A Financial Institution (A custodial or depository institution, an investment entity or a specified insurance company for FATCA/CRS purposes)

Provide the Company's or Trusts Global Intermediary Identification Number (GIIN), if applicable

If the Company or Trust is a Financial Institution but does not have a GIIN, provide its FATCA status (select ONE of the following):

Deemed Compliant Financial Institution     Excepted Financial Institution     Exempt Beneficial Owner

Non Reporting IGA Financial Institution (If a Trustee Documented Trust provide the Trustee's GIIN below)

Non-Participating Financial Institution     US Financial Institution     Other (describe the FATCA status)

ALL Financial Institutions, please answer the question below:

Is the Financial Institution an Investment Entity located in a Non-Participating CRS Jurisdiction and managed by another Financial Institution?

Yes, proceed to the Foreign Controlling Persons section     No, please sign on page A13

CRS Participating Jurisdictions are on the OECD website at <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/crs-by-jurisdiction>.

2.  Australian Public Listed Company, Majority Owned Subsidiary of an Australian Public Listed company (Public listed companies or majority owned subsidiaries of Australian listed companies that are not Financial Institutions as described above, or a company that is an Australian Registered Charity)
3.  Australian Registered Charity or Deceased Estate
4.  An Active Non-Financial Entity (NFE) or Foreign Charity (Active NFEs include entities where, during the previous reporting period, less than 50% of their gross income was passive income (e.g. dividends, interests and royalties) and less than 50% of assets held produced passive income. For other types of Active NFEs, refer to Section VIII in the Annexure of the OECD 'Standard for Automatic Exchange of Financial Account Information' at [www.oecd.org](http://www.oecd.org).)
5.  Other (Entities that are not previously listed - Passive Non-Financial Entities). Please provide details below.

### COUNTRY OF TAX RESIDENCE

Is the Company or Trust a Tax resident of a country other than Australia?     Yes     No

If yes, please provide the Company's and/or Trust's country of tax residence and tax identification number (TIN) or equivalent below. If the Company and/or Trust is a tax resident of more than one other country, please list all relevant countries below.

A TIN is the number assigned by each country for the purposes of administering tax laws. This is the equivalent of a Tax File Number in Australia or an Employer Identification Number in the US. If a TIN is not provided, please list one of the three reasons specified (A, B or C) for not providing a TIN.

Country	TIN	If no TIN, list reason A, B or C
1. <input type="text"/>	<input type="text"/>	<input type="text"/>
2. <input type="text"/>	<input type="text"/>	<input type="text"/>
3. <input type="text"/>	<input type="text"/>	<input type="text"/>

## SECTION G GLOBAL TAX STATUS DECLARATION

If there are more countries, provide details on a separate sheet and tick this box.

- **Reason A:** The country of tax residency does not issue TINs to tax residents
- **Reason B:** The Company or Trust has not been issued with a TIN
- **Reason C:** The country of tax residency does not require the TIN to be disclosed

If Reason B is selected above, explain why you are not required to obtain a TIN:

1.  3.   
 2.

### FOREIGN CONTROLLING PERSONS AND BENEFICIAL OWNERS

- Is any natural person that exercises control over you (for companies, this would include directors or beneficial owners who ultimately own **25%** or more of the share capital) a tax resident of any country outside of Australia?
- If you are a trust, is any natural person including trustee, protector, beneficiary, settlor or any other natural person exercising ultimate effective control over the trust a tax resident of any country outside of Australia?

Yes. Complete details below

No. You have completed this section

1. Name  Date of birth   
  /   /      
 Residential Address (if not already provided)  
  
 Country of Tax Residence  TIN or equivalent  Reason Code if no TIN provided

2. Name  Date of birth   
  /   /      
 Residential Address (if not already provided)  
  
 Country of Tax Residence  TIN or equivalent  Reason Code if no TIN provided

3. Name  Date of birth   
  /   /      
 Residential Address (if not already provided)  
  
 Country of Tax Residence  TIN or equivalent  Reason Code if no TIN provided

4. Name  Date of birth   
  /   /      
 Residential Address (if not already provided)  
  
 Country of Tax Residence  TIN or equivalent  Reason Code if no TIN provided

If there are more than 4 controlling persons, please list them on a separate sheet and tick this box.

- **Reason A:** The country of tax residency does not issue TINs to tax residents
- **Reason B:** The Company or Trust has not been issued with a TIN
- **Reason C:** The country of tax residency does not require the TIN to be disclosed

If Reason B is selected above, explain why you are not required to obtain a TIN:

1.  3.   
 2.  4.

## SECTION H INVESTOR DECLARATION

### Investor Declaration

I/we request you to issue the units applied for and authorise you to register the applicant(s) as the holder(s) of the units.

I/we declare that the execution of this Application Form by me/us constitutes a representation by each applicant that:

- this Application was detached from the PDS for the AtlasTrend Global Trend Funds dated 21 November 2019.
- the PDS and Application were provided to me/us at the same time.
- I/we read and understood that PDS.
- I/we understand that neither the repayment of capital nor the performance of The Fund is guaranteed.
- I/we agree to be bound by the terms of the PDS and the constitution of The Fund, as amended from time to time, and understand that a copy of the constitution has been made available to me/us for free if I/we wish.
- the details given in this Application are correct.
- I/we will not transfer the units to anyone who does not agree to these things.
- none of the units being applied for will breach or result in a breach of any exchange control, fiscal or other laws or regulations for the time being applicable.
- I/we agree to indemnify Fundhost and any of its related bodies corporate against any loss, liability, damage, claim, cost or expense incurred as a result, directly or indirectly, of any of these declarations proving to be untrue or incorrect.
- the details of my/our investment can be provided to the adviser group or adviser by the means and in the format that they direct.
- in the case of joint applications, the joint applicants agree that unless otherwise expressly indicated on this application form, the units will be held as joint tenants and either Investor is able to operate the account and bind the other investor for future transactions, including additional deposits and withdrawals.
- By choosing to apply for units in The Fund using electronic means, I/we accept full responsibility (to the extent permitted by law) for any loss arising from Fundhost acting upon documents received by email or fax. I/we release and indemnify Fundhost in respect of any liabilities arising from it acting on documents received by email or fax, even if those documents are ultimately found to not be genuine. I/we agree that neither I/we nor any other person has any claim against Fundhost in relation to a payment processed, units issued or other action taken by Fundhost if it relies on documents received by email or fax.
- I/we understand that by choosing to use the scanned or faxed redemption service, I/we agree to the terms and conditions set out in the PDS (including provision of releases and indemnities in favour of Fundhost).
- If I/we have provided an email address, I/we consent to receive ongoing information (including PDS information, confirmation of transactions and additional information as applicable) by email.
- I/we consent to the transfer of any of my/our personal information to external third parties including but not limited to fund investment manager(s) and related bodies corporate who are located outside Australia for the purpose of managing and administering the products and services which I/we have engaged the services of Fundhost or its related bodies corporate and to foreign government agencies (if necessary).
- I/we hereby acknowledge and agree that Fundhost have outlined in the PDS and provided to me/us how and where I/we can obtain a copy of Fundhost's Privacy Statement.
- I/we confirm that the personal information that I/we have provided to Fundhost is correct and current in every detail, and should these details change, I/we shall promptly advise Fundhost in writing of the change(s).
- I/we confirm that I/we am/are not a "politically exposed person" for the purposes of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth).
- I/we am/are over 18 years of age.
- I/we declare that I am /we are not commonly known by any other names different from those disclosed in this Application.
- I/we declare any documents or information whatsoever used for verification purposes in support of my/our Application are complete and correct.
- I/we confirm that I/we have included, and am/are authorised to provide to you, certified copies of acceptable identification documentation as described in the application form. I/we acknowledge that Fundhost may use this information, as well as online verification services, for compliance with the AML/CTF Act and any tax-related requirements including FATCA. I/we agree that Fundhost may be required to pass on my/our personal information or information about my/our investment to relevant regulatory authorities.

Fundhost would like to keep in touch with you about future investment opportunities that may be of interest.

Please tick this box if you do NOT wish to be contacted for this purpose.

## SECTION H INVESTOR DECLARATION

### ACKNOWLEDGMENT

I/We acknowledge that it may be a criminal offence to knowingly provide false, forged, altered or falsified documents or misleading information or documents when completing an Application for units in The Fund.

I/We acknowledge that this Application, once signed by me/us, holds me/us to a number of representations and warranties, among other things, relating to matters which Fundhost must seek confirmation of in order to comply with the provisions of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) and global tax compliance including FATCA and CRS requirements. Appropriate steps to verify information may be taken, and information may be disclosed to government agencies in Australia and overseas. If information required is not provided, the application may not be accepted or units may be redeemed.

I/We undertake to provide updated FATCA/CRS self-certification information within 30 days of a change in circumstances which causes the information to become incorrect.

### Signature

(if signing for a company, sign and print full name and capacity for signing e.g. director)

Signatory 1	<input type="checkbox"/> X	Signatory 2	<input type="checkbox"/> X
Print name	<input type="text"/>	Print name	<input type="text"/>
Capacity	<input type="text"/>	Capacity	<input type="text"/>
Date (DD/MM/YYYY)	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Date (DD/MM/YYYY)	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

### ACCOUNT SIGNING AUTHORITY

- Signatory 1 AND 2       Either Signatory 1 OR 2       Signatory 1 ONLY       Signatory 2 ONLY
- Allow other authorised signatories (you must provide a certified copy of all authorised signatories)**

If you do not tick one of the above options, all future instructions must be signed by all signatories or as otherwise permitted by law.

Once completed, please send your signed application with required identification, cheque or EFT reference to:

**AtlasTrend Global Trend Funds, Fundhost Limited, PO Box N561, Grosvenor Place NSW 1220**

**Fax:** +61 (0)2 9232 8600    **Email:** admin@fundhost.com.au



## GUIDELINES TO IDENTIFICATION REQUIREMENTS

### Primary Photographic Identification Document

■ means any of the following:

- (1) a licence or permit issued under a law of a State or Territory or equivalent authority of a foreign country for the purpose of driving a vehicle that contains a photograph of the person in whose name the document is issued;
- (2) a passport issued by the Commonwealth;
- (3) a passport or a similar document issued for the purpose of international travel, that:
  - (a) contains a photograph and the signature of the person in whose name the document is issued;
  - (b) is issued by a foreign government, the United Nations or an agency of the United Nations; and
  - (c) if it is written in a language that is not understood by the person carrying out the verification - is accompanied by an English translation prepared by an accredited translator;
- (4) a card issued under a law of a State or Territory for the purpose of proving the person's age which contains a photograph of the person in whose name the document is issued;
- (5) a national identity card issued for the purpose of identification, that:
  - (a) contains a photograph and the signature of the person in whose name the document is issued;
  - (b) is issued by a foreign government, the United Nations; or an agency of the United Nations; and
  - (c) if it is written in a language that is not understood by the person carrying out the verification - is accompanied by an English translation prepared by an accredited translator.

### Primary Non-Photographic Identification Document

■ means any of the following:

- (1) a birth certificate or birth extract issued by a State or Territory;
- (2) a citizenship certificate issued by the Commonwealth;
- (3) a citizenship certificate issued by a foreign government that, if it is written in a language that is not understood by the person carrying out the verification, is accompanied by an English translation prepared by an accredited translator;
- (4) a birth certificate issued by a foreign government, the United Nations or an agency of the United Nations that, if it is written in a language that is not understood by the person carrying out the verification, is accompanied by an English translation prepared by an accredited translator;
- (5) a pension card issued by Centrelink that entitles the person in whose name the card is issued, to financial benefits.

### Secondary Identification Document

■ means any of the following:

- (1) a notice that:
  - (a) was issued to an individual by the Commonwealth or a State or Territory within Australia, within the preceding twelve months;
  - (b) contains the name of the individual and their residential address; and
  - (c) records the provision of financial benefits to the individual under a law of the Commonwealth or a State or Territory (as the case may be);
- (2) a notice that:
  - (a) was issued to an individual by the Australian Taxation Office within the preceding 12 months;

- (b) contains the name of the individual and their residential address; and
  - (c) records a debt payable to or by the individual by or to (respectively) the Commonwealth under a Commonwealth law relating to taxation;
- (3) a notice that:
  - (a) was issued to an individual by a local government body or utilities provider within the preceding three months;
  - (b) contains the name of the individual and their residential address; and
  - (c) records the provision of services by that local government body or utilities provider to that address or to that person.
- (4) in relation to a person under the age of 18, a notice that:
  - (a) was issued to a person by a school principal within the preceding three months;
  - (b) contains the name of the person and their residential address; and
  - (c) records the period of time that the person attended at the school.

## THE FOLLOWING LIST OF PEOPLE THAT CAN CERTIFY IDENTIFICATION DOCUMENTS

### Certified Copy

■ means a document that has been certified as a true copy of an original document by one of the following persons:

- a legal practitioner, or a judge of a court, or magistrate;
- a registrar or deputy registrar of a court;
- a justice of the Peace or a police officer;
- a notary public (for the purposes of the Statutory Declaration Regulations 1993);
- financial adviser or financial planner;
- an agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public;
- a permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public;
- Australian consular officer or an Australian diplomatic officer (with the meaning of the Consular Fees Act 1955);
- an officer (including bank officer or credit union officer) with 2 or more continuous years of service with one or more financial institutions;
- an officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more continuous years of service with one or more licencees;
- a member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants;
- a person currently licenced or registered to practice as a:
  - medical practitioner, nurse, midwife, optometrist, dentist, pharmacist, chiropractor, occupational therapist, physiotherapist, psychologist, architect, veterinary surgeon, midwife, optometrist.

For a full list of persons eligible to certify go to <https://fundhost.com.au/faqs/>



## DIRECT DEBIT REQUEST SERVICE AGREEMENT

### Direct Debit

A direct debit lump sum investment option and savings plan facility are available for investors in the AtlasTrend Global Trend Funds. The savings plan enables you to invest at least \$100 per month into the AtlasTrend Funds.

Do not complete this form if you are planning to borrow money to invest in The Funds from a margin-lending provider.

#### Direct debit request service agreement

The following is your Direct Debit Service Agreement with Fundhost ABN 69 092 517 087. The agreement is designed to explain what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit Provider.

We recommend you keep this agreement in a safe place for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR form.

#### Definitions

**account** means the account held at your financial institution from which we are authorised to arrange for funds to be debited.

**agreement** means this Direct Debit Request Service Agreement between you and us.

**banking day** means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

**debit day** means the day that payment by you to us is due.

**debit payment** means a particular transaction where a debit is made.

**Direct Debit Request** means the Direct Debit Request between us and you.

**us or we** means Fundhost, (the Debit User) you have authorised by signing a Direct Debit Request.

**you** means the customer who has signed or authorised by other means the Direct Debit Request.

**your financial institution** means the financial institution nominated by you on the DDR at which the account is maintained.

### 1 Debiting your account

(1.1) By signing a Direct Debit Request or by providing us with a valid instruction, you have authorised us to arrange for funds to be debited from your account. You should refer to the Direct Debit Request and this agreement for the terms of the arrangement between us and you.

(1.2) We will only arrange for funds to be debited from your account as authorised in the Direct Debit Request.

or

We will only arrange for funds to be debited from your account if we have sent to the address nominated by you in the Direct Debit Request, a billing advice which specifies the amount payable by you to us and when it is due.

(1.3) If the debit day falls on a day that is not a banking day, we may direct your financial institution to debit your account on the following banking day. If you are unsure about which day your account has or will be debited, you should ask your financial institution.

### 2 Amendments by us

We may vary any details of this agreement or a Direct Debit Request at any time by giving you at least fourteen (14) days written notice.

### 3 Amendments by you

You may change, stop or defer a debit payment, or terminate this agreement by providing us with at least fourteen (14) days notification by writing to:

**Fundhost**  
**PO Box N561**  
**Grosvenor Place**  
**NSW 1220**

### 4 Your obligations

- (4.1) It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the Direct Debit Request.
- (4.2) If there are insufficient clear funds in your account to meet a debit payment:
  - (a) you may be charged a fee and/or interest by your financial institution; and
  - (b) you must be arrange for the debit payment to be made by another method or for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment.
- (4.3) You should check your account statement to verify that the amounts debited from your account are correct
- (4.4) If Fundhost is liable to pay goods and services tax (GST) on a supply made in connection with this agreement, then you agree to pay Fundhost on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

### 5 Dispute

- (5.1) If you believe that there has been an error in debiting your account, you should notify us directly on (02) 8223 5400 and confirm that notice in writing with us as soon as possible, so that we can resolve your query more quickly. Alternatively, you can take it up with your financial institution direct.
- (5.2) If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.
- (5.3) If we conclude as a result of our investigations that your account has not been incorrectly debited, we will respond to your query by providing you with reasons and any evidence for this finding in writing.

### 6 You should check:

- (a) with your financial institution whether direct debiting is available from your account;
- (b) your account details which you have provided to us are correct by checking them against a recent account statement; and
- (c) with your financial institution before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request.

### 7 Confidentiality

- (7.1) We will keep any information (including your account details) in your Direct Debit Request confidential. We will make reasonable efforts to keep any such information that we have about you secure, and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.
- (7.2) We will only disclose information that we have about you.
  - (a) to the extent specifically required by law; or
  - (b) for the purposes of this agreement (including disclosing information in connection with any query or claim).

### 8 Notice

- (8.1) If you wish to notify us in writing about anything relating to this agreement, you should write to Fundhost.
- (8.2) We will notify you by sending a notice in the ordinary post to the address you have given us in the Direct Debit Request.
- (8.3) Any notice will be deemed to have been received on the third banking day after posting.


**Existing Investors - Additional Investment**

Please use this form if you are already an investor in an AtlasTrend Global Trend Fund and wish to make an additional investment in the same Fund. If you are investing into a new AtlasTrend Fund then go to page A1.

**INVESTOR DETAILS**

Investor number:  Name:


Company/Fund/Super Fund name:


Investment Options & Payment Details				
Enter the additional amount to be invested in each investment Fund. The minimum additional investment amount is \$500,				
Investment option				
<input type="checkbox"/>	<b>Big Data Big Fund (ARSN 607 700 167)</b>	Specify amount for the additional investment	\$	
Payment option	Payment details	Date of transfer (EFT & BPAY only)	Reference Used (EFT & BPAY only) or attach receipt	
<input type="checkbox"/>	Cheque	Cheque to be made out to: FH AREF Big Data Big Fund	n/a	
<input type="checkbox"/>	Electronic Funds Transfer (EFT)	Name: FH AREF Big Data Big Fund BSB: 082-001 A/C: 81-557-8583	dd/mm/yyyy	
<input type="checkbox"/>	BPAY	 Biller Code: 250639 Ref: <input type="text"/> <b>Telephone &amp; Internet Banking - BPAY®</b> Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account. More info: www.bpay.com.au ® Registered to BPAY Pty Ltd ABN 69 079 137 518	dd/mm/yyyy	
<input type="checkbox"/>	Direct Debit*	<input type="checkbox"/> One-off investment	n/a	
		<input type="checkbox"/> Monthly regular savings plan		
		<table border="1"> <tr> <td>Amount to debit once-off (max. \$100,000)**</td> <td>Amount to debit monthly (min. \$100)**</td> </tr> <tr> <td>\$</td> <td>\$</td> </tr> </table>		Amount to debit once-off (max. \$100,000)**
Amount to debit once-off (max. \$100,000)**	Amount to debit monthly (min. \$100)**			
\$	\$			
*You can select a One-off investment and/or a Monthly regular savings plan. **Please go to page A21 to complete your payment details and sign the Direct Debit Authority on page A22.				

## ADDITIONAL INVESTMENT FORM FOR EXISTING INVESTORS

### Investment Options & Payment Details

Enter the additional amount to be invested in each investment Fund. The minimum additional investment amount is \$500,

Investment option			
<input type="checkbox"/>	<b>Online Shopping Spree Fund (ARSN 607 699 098)</b>		Specify amount for the additional investment
			\$
Payment option	Payment details		Date of transfer (EFT & BPAY only)
Reference Used (EFT & BPAY only) or attach receipt			
<input type="checkbox"/>	Cheque	Cheque to be made out to: FH AREF Online Shopping Spree Fund	n/a
<input type="checkbox"/>	Electronic Funds Transfer (EFT)	Name: FH AREF Online Shopping Spree Fund BSB: 082-001 A/C: 81-583-8306	dd/mm/yyyy
<input type="checkbox"/>	BPAY	 <div style="border: 1px solid black; padding: 2px; display: inline-block;">                     Biller Code: 250654 Ref:                 </div> <p><b>Telephone &amp; Internet Banking - BPAY®</b> Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account. More info: <a href="http://www.bpay.com.au">www.bpay.com.au</a> ® Registered to BPAY Pty Ltd ABN 69 079 137 518</p>	dd/mm/yyyy
			To pay your additional investment via BPAY, you will need The Fund's BPAY Biller code which is listed in the box. You will also need a Customer Reference Number (CRN), you can obtain this by phoning Fundhost on 02 8223 5400 during office hours. To assist us in matching your investment you should record your CRN number on this application form in the box after Ref:
<input type="checkbox"/>	Direct Debit*	<input type="checkbox"/> One-off investment	<input type="checkbox"/> Monthly regular savings plan
		Amount to debit once-off (max. \$100,000)**	Amount to debit monthly (min. \$100)**
		\$	\$
			n/a
			*You can select a One-off investment and/or a Monthly regular savings plan.  **Please go to page A21 to complete your payment details and sign the Direct Debit Authority on page A22.

Investment option			
<input type="checkbox"/>	<b>Clean Disruption Fund (ARSN 626 109 635)</b>		Specify amount for the additional investment
			\$
Payment option	Payment details		Date of transfer (EFT & BPAY only)
Reference Used (EFT & BPAY only) or attach receipt			
<input type="checkbox"/>	Cheque	Cheque to be made out to: FH ATF Clean Disruption Fund	n/a
<input type="checkbox"/>	Electronic Funds Transfer (EFT)	Name: FH ATF Clean Disruption Fund BSB: 082-001 A/C: 31-277-5833	dd/mm/yyyy
<input type="checkbox"/>	BPAY	 <div style="border: 1px solid black; padding: 2px; display: inline-block;">                     Biller Code: 81448 Ref:                 </div> <p><b>Telephone &amp; Internet Banking - BPAY®</b> Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account. More info: <a href="http://www.bpay.com.au">www.bpay.com.au</a> ® Registered to BPAY Pty Ltd ABN 69 079 137 518</p>	dd/mm/yyyy
			To pay your additional investment via BPAY, you will need The Fund's BPAY Biller code which is listed in the box. You will also need a Customer Reference Number (CRN), you can obtain this by phoning Fundhost on 02 8223 5400 during office hours. To assist us in matching your investment you should record your CRN number on this application form in the box after Ref:
<input type="checkbox"/>	Direct Debit*	<input type="checkbox"/> One-off investment	<input type="checkbox"/> Monthly regular savings plan
		Amount to debit once-off (max. \$100,000)**	Amount to debit monthly (min. \$100)**
		\$	\$
			n/a
			*You can select a One-off investment and/or a Monthly regular savings plan.  **Please go to page A21 to complete your payment details and sign the Direct Debit Authority on page A22.

## ADDITIONAL INVESTMENT FORM FOR EXISTING INVESTORS

If you have elected to pay by Direct Debit your initial investment and/or you have set up a regular monthly savings plan then please fill out the section below and sign the Direct Debit Authority on page A22.

**Direct debit authority**

You request and authorise Fundhost using the following USER ID's to arrange, through its own financial institution, a debit to your nominated account the amount specified above payable by you. This debit or charge will be made through the Bulk Electronic Clearing System (BECS) from your account held at the financial institution you have nominated below and will be subject to the terms and conditions of the Direct Debit Request Service Agreement.

Big Data Big Fund (User ID: 370059)

Clean Disruption Fund (User ID: 523804)

Online Shopping Spree Fund (User ID: 389701)

Your family name or company name

Your given name or ABN/ABRN

Financial institution name

Account name

Branch (BSB) no  -  Account number

## ADDITIONAL INVESTMENT FORM FOR EXISTING INVESTORS

By signing and/or providing a valid instruction in respect to your **Direct Debit Request**, you have understood and agreed to the terms and conditions governing the debit arrangements between you and Fundhost as set out in this Request and in your Direct Debit Request Service Agreement. See page A18. **It is a condition of using direct debit that the Investor accept reasonable delays due to processing. Investors wanting greater control over the timing of their investment should use an alternate payment method.** Direct debit funds will only be redeemed to the same direct debit bank account. For payment to an alternate bank account, funds will be redeemed and held on trust until proof of ownership of the funds has been established.

### Signature

(if signing for a company, sign and print full name and capacity for signing e.g. director)

Signatory 1	<input type="checkbox"/> X	Signatory 2	<input type="checkbox"/> X
Print name	<input type="text"/>	Print name	<input type="text"/>
Capacity	<input type="text"/>	Capacity	<input type="text"/>
Date (DD/MM/YYYY)	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Date (DD/MM/YYYY)	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

## INVESTOR CONFIRMATION

### Signature

(if signing for a company, sign and print full name and capacity for signing e.g. director)

Signatory 1	<input type="checkbox"/> X
Print name	<input type="text"/>
Capacity	<input type="text"/>
Date (DD/MM/YYYY)	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

### Submit to:

#### Email:

admin@fundhost.com.au

#### Fax:

+61 (0)2 9232 8600

#### Post:

Fundhost Limited  
PO Box N561  
Grosvenor Place NSW 1220  
Australia

**We accept application forms by fax, email, post and delivery.**

#### Deliver:

Suite 5.01, Level 5  
28 O'Connell Street  
Sydney NSW 2000  
Australia  
(Office hours 9am - 5pm, Sydney business days)

#### Questions?

Contact Fundhost  
T: +61 (0)2 8223 5400  
E: admin@fundhost.com.au