

# Wealthtrac Portfolio Service



**Wealthtrac Direct Share Service**  
Issued 3 September 2007



## Supplementary Guide

This is a Supplementary Guide to the Wealthtrac Portfolio Service Information and Financial Services Guide issued 3 September 2007.

This Supplementary Guide should be read together with the original document. This Supplementary Guide contains important new information relating to the Direct Share Service that is offered through the Wealthtrac Portfolio Service Information and Financial Services Guide.

It is important to note that from the time this Supplementary Guide is issued, the original document is taken to include the information contained in this Supplementary Guide.



This product is issued by:  
Oasis Fund Management Limited, ABN 38 106 045 050, AFSL 274331,  
as Operator of the Wealthtrac Portfolio Service.

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# About this Direct Share Service Supplementary Guide

## Wealthtrac Direct Share Supplementary Guide for the Wealthtrac Direct Share Service

This Supplementary Guide describes the main features, benefits, costs and risks of investing in the Wealthtrac Direct Share Service (the 'Direct Share Service'). If you wish to use the Direct Share Service you must complete a Registration form (refer to page 11).

Oasis Fund Management Limited ('Oasis'), ABN 38 106 045 050, AFSL 274331, issued this brochure on 3 September 2007.

Oasis (the 'Operator') is the legal entity that operates the Direct Share Service.

Wealthtrac Pty Ltd may agree to other licensees distributing the product as well. The terms 'Operator', 'we', 'us' and 'our' in this Supplementary Guide refer to Oasis Fund Management Limited.

The terms 'investor', 'you' and 'your' refer to the investor using the Direct Share Service.

An investment in the Direct Share Service does not represent an investment with, or liability of, Oasis.

Oasis does not guarantee the repayment of capital or the growth in value or performance or return on any asset acquired using the Direct Share Service.

In the event of any material occurrence that results in the information contained in this Supplementary Guide becoming false or misleading, the Operator will withdraw, replace or amend this Supplementary Guide. Amendments will be made by issuing a further Supplementary Guide.

Interests to which this Supplementary Guide relates will only be issued to a personal investor on receipt of a completed Registration form issued together with this Supplementary Guide.

## Obtaining advice before investing

If you require information or advice about your specific financial needs and objectives you should consult your Adviser (see below), a financial services licensee or an authorised representative of a financial services licensee.

## Your Adviser

The term 'Adviser' refers to either a financial services licensee or an authorised representative of a financial services licensee.

In relation to the Direct Share Service, you may use the services of a professional Adviser to provide:

- initial and ongoing advice and guidance; and
- education and financial planning services.

If you require assistance with your Direct Share Service account, you should consult your Adviser.

Your Adviser will receive payment for providing these services. The amount they receive is included in certain fees charged to your account. For further information regarding fees, refer to pages 5 to 7.

## If you need more information

You can obtain further information about the Direct Share Service and/or the Operator free of charge by contacting Wealthtrac Client Services on 1300 552 477, by email at [contactus@wealthtrac.com.au](mailto:contactus@wealthtrac.com.au) or by writing to the Operator at the correspondence address shown on the inside back cover.

## Important notice

Investments in the Direct Share Service are subject to investment risk. The level of this risk is dependent on the investments you have chosen. Investment risks include potential delays in processing withdrawals, reduction in your investments and potential loss of income. The Operator does not guarantee your investments or the returns on any of your selected investments.

The information contained in this Supplementary Guide is general in nature and does not take into account your individual circumstances. To determine if the Direct Share Service is appropriate to your individual circumstances you should seek professional advice.

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## About the Direct Share Service

*The Wealthtrac Direct Share Service offers you an easy, flexible and secure way of investing in all CHESSE Approved ordinary shares listed on the Australian Stock Exchange ('ASX').*

*The Direct Share Service is offered in conjunction with the Wealthtrac Portfolio Service as part of an investment toolset that enables you and your Adviser to build a solid financial structure to help achieve your goals.*

The Direct Share Service allows you to:

- trade all CHESSE supported ordinary shares listed on the ASX. This does not include derivatives, hybrid securities, interest bearing securities, warrants and some preference shares. The Direct Shares Service does report income earned on stapled securities, however due to the inherent complexity of providing actual Capital Gains Tax reporting on the stapled securities in your portfolio, the cost base and gain/loss numbers presented are estimates only. Given these complexities we recommend that you seek professional advice to determine your taxation obligations for these securities;
- choose your stockbroker from a panel of stockbrokers;
- access comprehensive reporting of your share trading activity both electronically via the Internet and through regular reporting sent by post;
- access comprehensive consolidated reporting of your total investment portfolio;
- link your share trading to your Cash Management Trust ('CMT') for trade settlement, dividend payments and corporate action settlement;
- link your CMT to your Cash Account within the Wealthtrac Portfolio Service;
- retain direct ownership of your share portfolio; and
- utilise a direct stockbroker sponsored model which minimises delays in settlement and enables you to retain any shareholder entitlements.

It is important that this Supplementary Guide is read in conjunction with the Wealthtrac Portfolio Service Information & Financial Services Guide which is available from your Adviser.

### Consolidated reporting

A key feature of the Direct Share Service is the provision of consolidated reporting of your share portfolio in conjunction with your other investments. Reports available include transaction reports of share trading activity and total wealth position reports. These reports are available from your adviser or the Wealthtrac website.

### Stockbrokers

Another important feature of the Direct Share Service is the availability of a panel of stockbrokers. Stockbrokers on the panel may change from time to time. Your Adviser will have information on the latest list of stockbrokers on the panel.

### Direct ownership

When you invest in shares through the Direct Share Service, you retain direct ownership of the share portfolio.

This means that you retain the benefit of all the features which go with full ownership:

- you have full entitlement to corporate actions such as rights issues, bonus issues and capital restructures;
- you can attend company shareholder meetings and vote on corporate resolutions;
- you can take part in any loyalty schemes offered by the share registries; and
- you can set the price at which you wish to trade your shares.

**Note:** Securities which you may acquire as a result of corporate actions which are not ordinary shares cannot be held through the Direct Share Service.

### Transfer ownership of existing shares

If you already have existing CHESSE Approved ordinary share holdings you can transfer them into the Direct Share Service. They will then become part of your consolidated investment portfolio and can be included in any consolidated reporting. Refer to page 3 for further details.

### Other Wealthtrac services

The Wealthtrac Portfolio Service offers a full range of investment services, which in combination allow the investor to develop and manage a complete diversified portfolio of investments, including managed investments, cash management trust(s) and direct shares. The Wealthtrac Superannuation Master Trust offers superannuation investments, including allocated pension investments for retirees. This enables you and your Adviser to manage your total wealth position effectively and comprehensively to meet your financial goals. See your Adviser about the Wealthtrac Superannuation Master Trust and other Wealthtrac services and products that may complement the Wealthtrac Portfolio Service.

### Margin lending

Margin lending is now available in the Direct Share Service.

For more information about margin loans and to determine if a margin loan is appropriate for your particular circumstances, speak to your Adviser.

We recommend you consult your Adviser about appropriate insurance cover if you are using margin lending.

## How to invest

To utilise the Wealthtrac Direct Share Service you must have an account in the Wealthtrac Portfolio Service. There are two reasons for this.

Firstly, information about investments made through the Direct Share Service is accessed through the Wealthtrac Portfolio Service. This enables consolidated reporting in relation to your total wealth position. Secondly, charges for the Direct Share Service are deducted from your Cash Account in the Wealthtrac Portfolio Service.

To establish an account in the Wealthtrac Portfolio Service you must read the Information & Financial Services Guide for the Wealthtrac Portfolio Service before completing a Registration form and Investment Authority.

You and your Adviser must then review this Supplementary Guide carefully to ensure that the Direct Share Service is appropriate for your needs. Once you and your Adviser determine that the Direct Share Service is appropriate for your needs, you then need to complete the Registration form provided with this Supplementary Guide.

Once you have completed the Registration form, you can start to trade shares or transfer existing share holdings to the selected panel of stockbrokers.

**Note:** Registration forms for the Wealthtrac Portfolio Service and the Wealthtrac Direct Share Service can be submitted and processed jointly.

### Trading shares

The execution and settlement of share trades is carried out by the stockbroker. Whilst this Execution and Settlement Service is associated with the Direct Share Service, it is not part of the Direct Share Service and therefore a separate Broker Agreement is required for the Execution and Settlement Service.

To begin trading shares you should first consult with your Adviser to determine which stockbroker from the panel of stockbrokers best suits your needs.

Once you have done this, you will need to complete the Broker Agreement provided by that stockbroker. Your Adviser will be able to obtain a copy of the Broker Agreement.

As part of the process of settling share trades, the stockbroker will require details of your Direct Share Service Cash Management Trust ('CMT') account.

### The Direct Share Service CMT account

You must establish an account with a CMT that is integrated with the Wealthtrac Portfolio Service. Your Adviser will assist you to establish a CMT account.

All share trades and payments for corporate actions such as options and rights issues should be settled through this account. This ensures that all dividends, corporate actions and trades are recorded.

Importantly, you will be able to transfer funds between the Wealthtrac Portfolio Service and the Direct Share Service via the Direct Share Service CMT.

Further information about the CMT, as well as a copy of the PDS and details about how to apply, is available from your Adviser or online from the Wealthtrac website at [www.wealthtrac.com.au](http://www.wealthtrac.com.au)

Once you have placed sufficient funds in your CMT account and have completed the previously mentioned documents you will be ready to begin trading shares. You can deposit funds to your CMT account directly or transfer funds from your Cash Account within the Wealthtrac Portfolio Service.

If you wish to purchase shares you should make sure you have sufficient funds in your CMT account. If you are selling shares, you will need to make sure that you hold the number of shares you wish to sell.

### Transferring sponsorship of shares

To gain the benefit of consolidated reporting, you can transfer sponsorship of any existing holdings of ordinary shares to the stockbroker you have selected. Sponsorship simply means that the stockbroker has the authority to buy and sell your share holdings on the ASX, after you have given permission to trade. Current sponsorship of an existing share holding may be provided by another stockbroker, or, in the case of 'issuer sponsored' shares, by the share registry which provided the shares to you.

Transferring sponsorship of existing shares is performed by the stockbroker. The stockbroker will provide the relevant forms. Your Adviser can help you through this process.

Generally if there is no change in ownership of the shares, transferring sponsorship does not incur any CGT or stamp duty.

### **Wealthtrac Portfolio Service Cash Account**

The Operator will take the charges set out on pages 5 to 7 (except brokerage), from your Wealthtrac Portfolio Service Cash Account. Sufficient funds to cover the charges should be placed in your Wealthtrac Portfolio Service Cash Account at the time your application for the Direct Share Service is made.

It is important to note that the standard Cash Account amount applying to the Wealthtrac Portfolio Service (see the current Wealthtrac Portfolio Service Information and Financial Services Guide), will be based on the total value of all your investments in the Wealthtrac Portfolio Service, including shares held through the Direct Share Service and the value of your CMT.

For example, if the value of the managed investments you hold through the Wealthtrac Portfolio Service is \$100,000, the value of the shares held through the Direct Share Service is \$50,000, and the value of the CMT is \$25,000 the minimum and standard Cash Account levels will be calculated on an amount of \$175,000.

If there are insufficient funds in your Wealthtrac Portfolio Service Cash Account to cover the charges, the Operator may sell down investments you hold in managed investments through the Wealthtrac Portfolio Service to put sufficient funds into your Wealthtrac Portfolio Service Cash Account.

It is important to note that if the balance of your funds in managed investments is insufficient to top up your Cash Account, the Operator will require you to sell down a proportion of any investments you may hold in the CMT and/or Direct Shares Service. In these circumstances the Operator will contact your Adviser with the relevant details to arrange for you to top up your Cash Account.

If sufficient funds are not available in your cash account within 14 days, the Operator may terminate the agreement and close your Wealthtrac Portfolio Service account. Charges will not be deducted unless sufficient funds are available in your Wealthtrac Portfolio Service Cash account.

We may vary the charges in the future. You will be notified of any changes.



## Fees and other costs

*This section sets out the fees and charges that apply to the Direct Share Service and includes the impact of the Goods and Services Tax (GST). For further information about the impact of GST refer to page 8.*

This document 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 Portfolio Service assets as a whole.

Taxes are set out on page 8.

You should read all the information about fees and costs because it is important to understand their impact on your investment.

TYPE OF FEE OR COST	AMOUNT		HOW AND WHEN PAID
	Option 1 – to pay deposit fees upfront	Option 2 – to pay deposit fees later	
<b>FEES WHEN YOUR MONEY MOVES IN OR OUT OF THE DIRECT SHARE SERVICE</b>			
<b>Establishment fee</b> The fee to open your investment.	Nil.	Nil.	Not applicable.
<b>Deposit fee<sup>1</sup></b> The fee on each amount deposited to your investment by you. Option 2 is not available for investments made in the Direct Share Service. Hence the value of your shares will not be included in your account balance for the purpose of calculating the Option 2 minimum account balance as described in the charges section of the Information & Financial Services Guide for the Wealthtrac Portfolio Service.	Up to 5.125% of any deposit amount. Alternatively you can arrange with your Adviser that a fixed dollar amount be deducted.	Not applicable.	<b>Option 1 – pay upfront:</b> This fee is deducted from each deposit at the time it is deposited into your account. The amount of this fee can be negotiated with your Adviser (refer to page 7). <b>Option 2 – pay later:</b> Not applicable.
<b>Withdrawal fee</b> The fee on each amount you take out of your investment.	Nil.	Nil.	Not applicable.
<b>Termination fee</b> The fee to close your investment.	Nil.	Nil.	Not applicable.

TYPE OF FEE OR COST	AMOUNT		HOW AND WHEN PAID
	Option 1 – to pay deposit fees upfront	Option 2 – to pay deposit fees later	
<b>MANAGEMENT COSTS</b>			
The fees and costs for managing your investment.			
<b>'Administration fee'<sup>2</sup></b> This is the fee to cover the general administration of the Direct Share Service.	A fee up to 1.23% p.a. is applied to your account balance <sup>3</sup> . A minimum administration charge of \$12.81 per half month (\$307.50 p.a.) if your account balance <sup>3</sup> is below \$25,000.		This fee is calculated as an annual percentage of the value of your current account balance <sup>3</sup> . This fee is deducted half-monthly from your Cash Account. The amount of this fee cannot be negotiated with your Adviser (refer to page 7).
<b>Member fee</b> This is a member account keeping fee charged by the Direct Share Service.	Nil.		Not applicable.
<b>Investment management fee</b> This is the fee charged by the managers of underlying assets for the management and administration of those investments held within the Direct Share Service.	Nil.		Not applicable.
<b>SERVICE FEES<sup>4</sup></b>			
<b>Investment switching fee</b> The fee for changing investment options.	Nil.	Nil.	Not applicable.

1 This fee includes an amount payable to your Adviser. In some cases this amount can be negotiated. Refer to 'Adviser remuneration' under the heading 'Additional explanation of fees and costs' on page 7.

2 Indexation may apply – for further information refer to page 7.

3 Your account balance for the purposes of the Administration fee includes the total balance of funds in shares, CMT and managed investments held through the Direct Share Service and the Portfolio Service.

4 There are service fees payable such as an Adviser service fee, which may be paid to your Adviser. Refer to 'Adviser remuneration' under the heading 'Additional explanation of fees and costs' on page 7.

# Additional explanation of fees and costs

## Management costs

### Administration fee

The following administration fees apply to your account.

These fees are calculated as a percentage of your account balance<sup>^</sup>.

ACCOUNT BALANCE <sup>^</sup>	CURRENT FEE P.A.
First \$100,000	1.23%
Next \$150,000	1.08%
Next \$250,000	0.87%
Amounts over \$500,000	0.46%

A fee of up to 1.23% p.a. is applied to your account balance<sup>^</sup>. A minimum administration charge of \$12.81 per half month (\$307.50 p.a.) applies if your account balance<sup>^</sup> is below \$25,000.

<sup>^</sup> Refer to note 3 on page 6.

### Adviser remuneration

Your Adviser will assist with understanding and managing your investment requirements. Your Adviser will receive payment ('remuneration') for providing these services.

Your Adviser meets their expenses from this remuneration, and also relies on it to provide an income. The Adviser's remuneration, which is described below, is included in the fees shown on pages 5 to 7.

The financial services licensee with which your Adviser is associated and your Adviser may be entitled to receive a share of the Administration fee and/or equity in Wealthtrac Pty Ltd or an associated company once total funds invested by their clients reaches a specified level.

This level and the value of the potential benefit is unable to be quantified at this point in time. However, any dividends paid from Wealthtrac Pty Ltd or an associated company to shareholders will be made from company funds and will not be at any further cost to you.

The fees paid to your Adviser are as follows:

- **Deposit fee** – this fee cannot exceed 5.50%. Where this fee has been agreed, the full amount is paid to your Adviser.
- **Adviser service fee** – this fee cannot exceed 1.65% p.a. of your account balance. Your account balance includes the total balance of funds in shares, CMT and managed investments held through the Direct Share Service and the Portfolio Service. If applicable, this fee will be deducted half monthly from your Cash Account.

- **Administration fee** – it is important to note that up to 0.495% p.a. of the Administration fee, initially paid to the financial services licensee (with which your Adviser is associated) may also be paid to your Adviser. Your Adviser may receive up to 100% of this margin. This does not represent an additional charge to you.

The remuneration paid to your Adviser includes GST. Your Adviser must pay GST at a rate of 10% on any remuneration received.

**Example:** If the Adviser receives 5.50% p.a., 0.50% p.a. of this, being one eleventh (1/11th) of 5.50% p.a., is paid by your Adviser to the Tax Office. The Adviser's remuneration after paying GST is therefore 5.00% p.a.

<b>Adviser remuneration</b>	<b>5.50%</b>	<b>minus</b>
<b>GST component</b>	<b>0.50%</b>	<b>equals</b>
<b>Final Adviser remuneration</b>	<b>5.00%</b>	

### Alterations in Adviser's remuneration

You can negotiate the Deposit fee and Adviser service fee with your Adviser.

If you agree to pay your Adviser a Deposit fee or an Adviser service fee, and written documentation is provided, the Operator will alter your Adviser's remuneration accordingly.

### Other fee related issues

#### Indexation

The Operator may index the thresholds for the administration fee tiers and the minimum administration fee by the annual Consumer Price Index ('CPI') movement. The Operator reserves the right to defer accumulated CPI increases to a later date.

#### Fee changes

The Operator reserves the right to alter fees at any time where it considers it reasonable to do so. You will be given notice of any new fee/charge or increase in fee/charge.



## Important additional information

### Advice

Note that the provision of this Direct Share Service by the Operator does not in any way constitute the provision of advice about securities or investments. It is your responsibility to obtain investment advice before making any decision to buy or sell shares.

### Taxation

This section provides an overview of some of the taxes that could affect your investments.

The tax implications of your investments in the Direct Share Service are dependent on your own circumstances. You should speak to your tax Adviser about the impact of tax on your investments.

The Direct Share Service has been structured with the intent that, for taxation purposes, you are 'absolutely entitled' to the investments held through the Direct Share Service. For CGT purposes you, rather than us, are treated as dealing with the investments.

### Income tax on interest, distributions and dividends

Depending on your circumstances, income tax may be payable on investment income from distributions, interest and dividends.

### Capital Gains Tax

Generally, whenever an investment is disposed of by way of sale or transfer of ownership, a capital gain or loss may be realised. Your actual CGT liability resulting from a realisation of a capital gain or loss will depend on your particular circumstances.

### Goods and Service Tax

The Goods and Services Tax (GST) is included in all charges. Reduced Input Tax Credits (RITCs) are not claimable on GST paid for direct share investments or for any investment in a CMT.

### Terms and conditions

The following sets out the terms and conditions that apply to the Direct Share Service. By using the Direct Share Service, you agree to these terms and conditions and other terms and conditions contained in the Information and Financial Services Guide.

### Agreement

The Direct Share Service is offered to investors in conjunction with the Wealthtrac Portfolio Service. You must have an account in the Wealthtrac Portfolio Service before you can utilise the Direct Share Service (refer to page 3).

In addition, the Direct Share Service is associated with an Execution and Settlement Service provided by the stockbroker. However, once again it should be noted that the Direct Share Service is legally and contractually a different service from the Execution and Settlement Service and is subject to a separate agreement.

### Start and Termination of Agreement

This Agreement starts from the date that the Operator accepts your Application. This Agreement terminates if:

- requested in writing by you; or
- you breach any of the terms of this Agreement; or
- the Operator is unable to place sufficient funds into your Wealthtrac Portfolio Service Cash Account to cover administration fees.

### Stockbrokers

From time to time, the Operator will provide you and your Adviser with a list of the panel of stockbrokers with whom your Adviser can place trade orders that you have approved. If you want information about your shares provided through the Direct Share Service, you must use a stockbroker on the current panel to sponsor and trade those shares.

The Operator may from time to time, add or remove stockbrokers from the panel, and will notify your Adviser whenever that occurs.

### Enquiries and complaints

If you have any enquiries or complaints about the Direct Share Service, they will be handled in accordance with our enquiries and complaints procedures. These procedures require you to contact the Wealthtrac Client Services Manager, who can be contacted in writing at the correspondence address shown on the inside back cover.

If you are not satisfied with our handling of your enquiry or complaint, you have the right to lodge a complaint with the Financial Industry Complaints Service (FICS). FICS is an independent body set up by the Investment and Financial Services Association (IFSA). FICS uses conciliation to resolve any complaints.

You can contact FICS on 1300 780 808 or alternatively you can write to:

The Manager  
Financial Industry Complaints Service  
PO Box 579  
Collins Street West  
Melbourne VIC 8007

Any complaints you may have with the Execution and Settlement Service provided by the stockbroker should be directed to the stockbroker.

## Personal Representative Facility

Where you have nominated another person under the Personal Representative Facility for the Wealthtrac Portfolio Service to authorise transactions on your behalf, they are also authorised to transfer funds between your Direct Share Service CMT account and your Wealthtrac Portfolio Service Cash Account.

## Privacy Policy

Privacy laws require us to make the following disclosure before collecting personal information about individual (natural person) applicants after that date:

- You may contact us by telephone or in writing (see inside front cover for our contact details);
- In most cases, if you so request, we will give you access to the personal information collected about you;
- We need to collect personal information about you to process your application and to administer your investment;
- We may disclose your personal information to our service providers (including insurers) for this purpose and, if necessary, to the Family Court (if you are involved in a case before it and we are legally required to do so) and as otherwise required by law;
- If you do not provide the requested information, we may not be able to accept your application or administer your investment;
- We may use personal information (but not Sensitive Information) collected about you to notify you of other products. This will only occur with the knowledge and consent of your Adviser and Dealer; and
- You authorise the Operator to give information relating to your account to your Adviser and Dealer and acknowledge that your Adviser and Dealer are your agents for the purpose of receiving this information.

You will be taken to agree to the collection, use and disclosure of your personal information as set out above when you make an investment in the Direct Share Service.

## Assignment of Rights

You may not assign any of your rights in relation to this Agreement to any other person or entity without the prior written agreement of the Operator, which may be given or withheld at the absolute discretion of the Operator.

## Amendments to terms and conditions

These terms and conditions may be amended or added to at any time by the Operator.

## Definitions

'Direct Share Service' means the Wealthtrac Direct Share Service.

'Share Service Agreement' or 'Agreement' refers to this Supplementary Guide.

The 'Operator' refers to Oasis Fund Management Limited, which is the legal entity that operates the Direct Share Service. The terms 'Operator', 'we', 'us', and 'our' in this Supplementary Guide refer to Oasis Fund Management Limited.

The terms 'investor', 'you' and 'your' refer to the investor using the Direct Share Service.

'Portfolio Service' means the Wealthtrac Portfolio Service.

'Execution and Settlement Service' refers to the service that the panel of stockbrokers provides in the execution and settlement of the share trade.

'CHESS' means Clearing House Electronic Subregister System, which provides a centralised electronic subregister of holdings of approved securities. It is used to facilitate settlement of ASX market transactions.

'ASX' means the Australian Stock Exchange Limited.

'Stockbroker' means one of the stockbrokers nominated on the panel of stockbrokers provided as part of this Agreement.

'Application' means the Registration form provided in this Supplementary Guide.

'Sensitive Information' means as defined in the 1988 Privacy Act.

'Corporate action' means any event by a company that affects your holding of shares or other securities in that company and which may in turn require action by you. Examples of corporate actions include takeover bids and mergers, rights issues, capitalisation issues, stock splits, other capital reconstructions and scrip dividends.

## Registration instructions

The following provides step-by-step instructions to establish your Wealthtrac Direct Share Service account.

Step 1	Review this brochure carefully to see if the Direct Share Service is appropriate for your needs.
Step 2	Ensure that you have an investment in the Wealthtrac Portfolio Service and that the amount held in the Cash Account is sufficient to cover the charges for the Direct Share Service.
Step 3	Complete and sign the Registration form provided in this brochure.
Step 4	In consultation with your Adviser, select a stockbroker from the panel of stockbrokers provided by your Adviser.
Step 5	Complete the Service Agreement provided by the stockbroker. This will include a section in which you give your Adviser the authority to place trade orders with the stockbroker on your behalf. Advisers: note that you must ensure that you insert the Wealthtrac Portfolio Service account number on this form, or share portfolio information will not be sent to the Operator.
Step 6	Establish a CMT account integrated with the Wealthtrac Portfolio Service from which share and corporate action settlement monies can be extracted and to which dividends can be paid.
Step 7	Complete a direct debit form provided by the stockbroker which authorises them to deduct settlement fees from your CMT account.
Step 8	If you are transferring existing share sponsorship to the stockbroker you have selected, or if you wish to sell existing shares through the stockbroker you have chosen, complete a CHESSE Sponsorship Transfer form provided by the stockbroker.
Step 9	Consult with your Adviser on your share trade.
Step 10	If you wish to purchase shares, ensure that there is sufficient money in your CMT Cash Account. If you wish to sell shares, ensure that you hold the number of shares you wish to sell.
Step 11	You are now ready to place an order to trade with the stockbroker you have selected from the panel. Your Adviser will perform this trade order on your behalf directly with the stockbroker.





# Directory



For immediate assistance please consult your Adviser or call Wealthtrac Client Services on 1300 552 477.

## **Operator**

Oasis Fund Management Limited  
ABN 38 106 045 050  
AFSL 274331

## **Administrator**

Oasis Asset Management Limited  
ABN 68 090 906 371  
ACN 090 906 371

## **Corporate Address**

Oasis Fund Management Limited  
Level 4  
60 Miller Street  
North Sydney NSW 2060

## **Correspondence Address**

Wealthtrac Portfolio Service  
Locked Bag 1000  
Wollongong NSW 2500

## **Client Services**

Telephone: 1300 552 477  
Facsimile: (02) 4228 2360  
Email: [contactus@wealthtrac.com.au](mailto:contactus@wealthtrac.com.au)

## **Website**

[www.wealthtrac.com.au](http://www.wealthtrac.com.au)

## **Custodian of the Portfolio Service**

The Hongkong and Shanghai Banking Corporation Ltd  
AFSL 301737  
HSBC Centre  
Level 32  
580 George Street  
Sydney NSW 2000

## **Auditors of the Portfolio Service and the Operator**

KPMG  
Level 3  
63 Market Street  
Wollongong NSW 2500

## **Bankers of the Portfolio Service**

Westpac Banking Corporation

**For more information please contact:**

**Wealthtrac Client Services: 1300 552 477**

8.30am to 6.00pm Monday to Friday – Australian Eastern Standard Time

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