



# How to Guide

## MLC MasterKey Unit Trust

**Preparation date**  
15 August 2024

**Issued by** MLC Investments  
Limited (MLCI)

**ABN** 30 002 641 661  
**AFSL** 230705



**The purpose of this guide is to give you enough information to manage your account.**

**For more information please contact us on 132 652.**

**The information in this guide may change from time to time. Updates are available at [mlc.com.au](http://mlc.com.au)**

**If you are invested through the MLC MasterKey Investment Service the information in this guide doesn't apply to you. Please refer to the How-to Guide for the MLC MasterKey Investment Service available at [mlc.com.au/howto/mkis](http://mlc.com.au/howto/mkis)**

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# Adding to your account – the mechanics

## How you can make investments

One-off and regular investments can be made at any time.

A transaction confirmation statement will be sent after each one-off investment. All investments will be shown on your Quarterly Statement.

Investment requests can be made online by logging into your account, or by filling in the relevant form available at [mlc.com.au](http://mlc.com.au)

Forms are also available by contacting us. Filled in forms can be posted to us.

MLC accepts electronic signatures (e-signatures) in place of handwritten signatures for certain forms. See **Electronic signatures** for more information. Forms signed electronically, can be emailed to us.

## What are the minimum investment amounts per investment option?

	Initial investment	Additional investment
<b>MLC investment options</b>		
<b>MLC Cash Fund</b>	\$5,000 or \$2,000 under a Regular Investment Facility	\$500 or \$200 under a Regular Investment Facility
<b>Other options</b>		

Method	Who and what	How
<b>BPAY®</b> Paying investments from a bank or similar account	Anyone can make one-off or regular investments.	<p>1. Contact your financial institution by calling them or use internet banking. You don't need to contact MLC or complete any forms if you're using BPAY.</p> <p><b>BPAY</b></p> <p>2. You'll need to use the following information.</p> <p><b>BPAY Biller Code 85522</b></p> <p><b>BPAY Customer Reference Number</b></p> <p>Your BPAY Customer Reference Number is your account number followed by            01 – if you have a pre-nominated investment strategy            02 – to invest in the MLC Cash Fund (only available if you have an existing MLC Cash Fund account)</p> <p>Your Customer Reference Number is provided on your Quarterly Statement or by accessing your account details by logging in to <a href="http://mlc.com.au">mlc.com.au</a>. Alternatively you can call us to obtain this number.</p>
<b>Direct debit</b> Paying investments from a bank or similar account	You can make one-off or regular investments.	<p>1. Check your financial institution account accepts direct debits.</p> <p>2. Complete and sign an the <b>Additional and regular investments</b> form available at <a href="http://mlc.com.au">mlc.com.au</a></p> <p>3. Send the form to us.</p> <p>You will need to ensure you have sufficient cleared funds available in your financial institution account on the due date of each direct debit.</p> <p><b>Regular Investment Facility</b></p> <p>Regular investments can be made by setting up a Regular Investment Facility from your nominated financial institution account for monthly payments. You can elect to increase the regular payment amount annually at either a rate of up to 5% or 10% per annum.</p> <p>You can set up your Regular Investment Facility by completing the <b>Update account details</b> form available at <a href="http://mlc.com.au">mlc.com.au</a> or by contacting us.</p>
		<p><b>One-off investments</b></p> <p>One-off investments can be made by completing and signing the <b>Additional and regular investments</b> form available at <a href="http://mlc.com.au">mlc.com.au</a>. Alternatively you can call or write to us.</p> <p><b>Changes to direct debits</b></p> <p>You can change your financial institution account details by completing the <b>Update account details</b> form available at <a href="http://mlc.com.au">mlc.com.au</a> or by contacting us. You can suspend or cancel direct debit investments or change the amount of your investments by posting or emailing a request to us.</p> <p>Banks may take up to seven days and building societies and credit unions may take up to 21 days to process any changes made to direct debit facilities.</p> <p>We may cancel regular direct debit drawings if three consecutive drawings are dishonoured by your financial institution. We'll contact you if this happens and ask you what course of action you wish to take.</p>
<b>Cheque</b>	You can make one-off investments.	<p>1. Complete and sign the <b>Additional and regular investments</b> form available at <a href="http://mlc.com.au">mlc.com.au</a> Alternatively you can write to us. Please make sure to provide your account details and any directions on how you would like your cheque allocated to your investment options. Send the paperwork to us.</p> <p>2. Attach a cheque payable to 'MLC Investment Services Trust Account' crossed 'Not Negotiable'. Print your full name, address and account number on the reverse side of the cheque.</p> <p>3. If it's a 'personal' cheque, ensure you have sufficient cleared funds in your financial institution account to enable us to bank the cheque.</p>

# Adding to your account – the mechanics

## How we process your additional investments

Investment requests received before we close off processing on a business day (generally 3pm AEST/AEDT) will usually be processed using the effective unit price for that day; which is calculated as at the end of the day. Investments received after we close off processing will usually be treated as having been received on the next business day.

If you do not provide instructions on how to allocate your investment, we will invest it as per your pre-nominated investment strategy (see page 9). Where you do not have a pre-nominated investment strategy in place we'll contact you to obtain your investment instruction.

## Business Days

Business days are generally days on which banks are open for business in Sydney (except Saturday, Sunday and public or bank holidays).

## What happens if we are unable to process your investment requests?

Sometimes there will be reasons why we can't process one of your requests. It could be because we don't have enough information to process it correctly.

If this is the case, we'll try our best to contact you, or your financial adviser to find out any extra information we require.

Until this is done, we hold the money in trust for up to 30 days. After this, monies will be returned by cheque to the source of the payment. Please note you won't earn interest on these monies while held in trust.

Once we have the complete information we will process the investment as usual.

## When a payment is dishonoured

If your direct debit or cheque is dishonoured we may recover the costs of the dishonour by selling units from your account or obtaining the amount directly from you. We also reserve the right to sell units from your account to recover distribution income and rebates paid in respect of dishonoured amounts.

This may take several days, and we may not be able to process other transactions on your account while this dishonour is being resolved. During this time the dishonoured units may be shown in your balance on [mlc.com.au](https://mlc.com.au)

# Accessing your money – the mechanics

## What are the minimum investment option balances?

You must have at least \$1,000 in each investment option you hold except the MLC Cash Fund which has a minimum of \$100.

## What is the minimum you can withdraw?

For one-off withdrawals the minimum is \$500 per investment option and the remaining balance must be at least \$1,000, except for the MLC Cash Fund which has a minimum balance of \$100.

No minimum applies to withdrawals made under a Regular Withdrawal Facility.

## How to make a withdrawal

You can withdraw from your account by:

- completing the **Withdrawal request** form available at **mlc.com.au** or by contacting us
- visiting **mlc.com.au** and logging into your account. Your money will be paid to your pre-nominated financial institution account. Any change to your nominated financial institution account must be received by us prior to your withdrawal request
- writing to us including your name, address, account number, withdrawal amount, the investment option(s) you wish to withdraw from (for partial withdrawals) and the financial institution account you want it paid to (if different to the account on our records). You'll also need to sign this letter, or
- telephoning us. Withdrawals requested by telephone can only be paid to your pre-nominated financial institution account.

All forms and written requests can be mailed to us.

We may need to contact you to reverify your identity and some of your details to protect your account before we can process your request. Your request may be delayed if we're unable to reach you.

## You can choose where your money is paid

Withdrawals can be paid:

- to another MLC account:
  - MLC MasterKey Investment Service
  - MLC MasterKey Investment Service Fundamentals
- directly to your pre-nominated financial institution account
- directly to another nominated financial institution account:
  - the account can be solely or jointly in the name of the investor/entity registered on the investment account
  - any changes to your financial institution details must be in writing and must be received prior to or at the time of your request
- by cheque:
  - payable to the account holder. It'll be forwarded to the address recorded on our system unless you notify us otherwise in writing.

# Accessing your money – the mechanics

## How we calculate withdrawals

If you request a specific dollar amount, the number of units withdrawn will be determined using the exit unit price.

The amount you'll receive will depend on the unit price for the relevant investment option on the day your withdrawal request is processed.

We recommend that you talk to your financial adviser or call us before you lodge your request.

If you want to withdraw more than 80% of the dollar value in an investment option, you will need to specify the number of units. Where this is not specified, we will convert the dollar value to units.

The amount you will receive will depend on the unit price for the relevant investment option on the day your withdrawal request is processed by us. We recommend that you talk to your financial adviser or call us before you lodge your request.

## How we process your request to withdraw

Complete requests received before we close off processing on a business day (generally 3pm AEST/AEDT) will usually be processed using the effective unit price for that day; which is calculated as at the end of the day. Requests received after this time will usually be treated as having been received on the next business day.

We reserve the right to refuse or vary the terms for processing a request in certain circumstances, such as when:

- there are significant falls in investment markets, and
- we have difficulty in completing transactions due to low liquidity which could occur with investment options that use higher risk strategies such as gearing.

In these circumstances we'll advise you as soon as possible of any change.

## What happens if we are unable to process your request?

Sometimes there will be reasons why we can't process one of your requests. It could be because we don't have enough information to process it correctly, or there may be pending transactions on your account (ie transactions that may not have been processed).

If this is the case we'll try our best to contact you, or your financial adviser, to find out any extra information we require.

Once we've received the outstanding information, we'll process your request as usual.

## Regular Withdrawal Facility

You can set up a Regular Withdrawal Facility to transfer money monthly to a nominated financial institution account.

Please allow approximately four business days from the date you nominated for the funds to be deposited to your nominated account.

All distributions are paid to your MLC Cash Fund where you have a regular withdrawal facility. The withdrawal will be deducted from your holding in the MLC Cash Fund. If there are insufficient monies then the withdrawal will be made from your investment options as nominated by you.

Remember you need to keep the minimum investment option balances shown on page 5.

## Changes to the Regular Withdrawal Facility

You can change your financial institution account details, suspend or cancel this facility by:

- completing the **Update account details** form available at [mlc.com.au](http://mlc.com.au) or by contacting us, or
- writing to us including your name, address, account number, and the change you wish to make. You'll also need to sign this letter. This letter can be posted or emailed to us.



# How your account is valued

When you pay money into your account, you buy units.  
When you withdraw money, you sell units.

The value of your account is based on:

- the number of units in your chosen investment options, and
- the prices of those units.

The overall value of your account will change according to the unit prices and the number of units you hold.

We calculate the unit prices as at the end of each business day and use robust unit pricing policies to do this.

The unit price will reflect the performance of the underlying assets, income earned, fees, expenses and taxes paid and payable.

The performance of the underlying assets is influenced by movements in investment markets such as local and overseas share markets, bond and property markets.

If you'd like to find out more about our unit pricing philosophy, go to **[mlc.com.au/unitpricing](https://mlc.com.au/unitpricing)**

# Your distribution income

You may receive distribution income from your investment options throughout the year.

## How your income is distributed

You can select to have your distribution income paid to you in one of the following ways:

- reinvesting it in the same investment option,
- investing in MLC Cash Fund, or
- having it paid into your bank account.

If you don't select how you want your distribution income paid we'll automatically reinvest your income back into the investment option from which the distributions were paid.

## When your income is paid

Income is generally paid within 14 days of the distribution period.

### For MLC IncomeBuilder

The May distribution will be paid in two parts. The first part includes dividends, interest and concessional capital gains. You may request to have it paid to your bank account or as additional units. The second part of the distribution is the net taxable realised gains accumulated by the Fund. This is only paid as additional units.

## How you can change your income distribution instructions

You can change the way you have your distribution income paid, by completing the **Update account details** form available at [mlc.com.au](https://mlc.com.au) or by contacting us.

# Establishing a pre-nominated investment strategy

You can establish or change your pre-nominated investment strategy at any time by completing the **Switch and Investment Strategy** form from **mlc.com.au** or by contacting us.

Your pre-nominated investment strategy will be used whenever you make investments by BPAY (using the relevant BPAY Customer Reference Number, shown on your quarterly investor statement). If you have not nominated an investment strategy for BPAY investments, then your investment will be allocated across your investment options on a pro rata basis.

You can also use your pre-nominated investment strategy when you make investments by direct debit or cheque. We will apply this strategy to your investments unless you instruct otherwise.

If you have not pre-nominated an investment strategy we'll contact you each time you make an investment to obtain your investment instructions.

If your investment instructions are not clear, we will contact you or your financial adviser. If we're unable to get the information we need, then the processing of the investment may be delayed.

# Switching investment options

As your needs change over time, you can also change your investment options.

If you hold any MLC investment options you can switch to another MLC investment option\*.

## You can make these changes at any time

You can do this by 'switching' all or part of your account balance between available investment options.

A switch is a withdrawal from one investment option and an investment in other investment options.

The minimum switch is \$500 per investment option however you need to keep the minimum balances as shown on page 5.

## How to make a change

You can make a change at any time by:

- completing the **Switch and Investment Strategy** form available at **mlc.com.au**
- logging in to your account via **mlc.com.au** and completing an online switch request.
- sending us a signed letter including your full name, account number and your instructions
- telephoning us, or
- emailing us via your account at **mlc.com.au**

## Where to send your requests

All forms and written requests can be mailed to us. For all telephone requests, we will need to verify your identity before processing your request.

## How we process your changes

Complete requests received before we close off processing on a business day (generally 3 pm AEST/AEDT) will usually be processed using the effective unit prices for that day; which are calculated as at the end of the day. Requests received after this time will usually be treated as having been received on the next business day.

We reserve the right to refuse or vary the terms for processing a request in certain circumstances, such as when:

- there are significant falls in investment markets, or
- we have difficulty in completing transactions due to low liquidity which could occur with investment options that use higher risk strategies such as gearing.

In these circumstances we will advise you as soon as possible of any change to our terms and conditions.

\* Additional restrictions apply for MLC-Platinum Global fund, please see **latest PDS** for more details.

### **What happens if we are unable to process your request?**

Sometimes there will be reasons why we can't process one of your requests. It could be due to insufficient information or some outstanding requirements haven't been met.

If this is the case, we'll try our best to contact you or your financial adviser to find out any extra information we require.

Once we've received the outstanding information, we'll process your request as usual.

### **Monitoring of frequent switching**

This product is not appropriate for investors who wish to switch their investments frequently in the pursuit of short-term gains.

We monitor all investment options for abnormal transaction activity because this sort of activity can have adverse impacts for other investors.

To maintain equity, we have the right to deal with investors who frequently switch by:

- delaying, limiting, rejecting or applying special conditions to future switch requests
- permanently cancelling accounts
- rejecting applications to open new accounts, and/or
- rejecting contributions and transfers to existing accounts

# Fees and costs

The current fees are provided in the Product Disclosure Statement which is available at [mlc.com.au/pds/mkut](https://mlc.com.au/pds/mkut)

If we make changes to our fees we'll generally write to you at least 30 days prior to any change.

You can also find out more information about fee changes on [mlc.com.au](https://mlc.com.au) or call us.

## Fee refund

The fee refund is based on the combined account balances you, and any eligible linked investor have in the MLC MasterKey accounts.

Calculated on your monthly account balance and paid quarterly, the fee refund is:

- 0.17% pa for combined account balances of between \$200,000 and less than \$400,000
- 0.32% pa for combined account balances \$400,000 and over.

Your holding in the MLC Cash Fund is included in the total balance used to calculate your refund. However, there is no refund paid for the MLC Cash Fund.

To receive the fee refund, your account must be open at the time the refund is paid.

The refund is paid to your account by purchasing additional units on a pro rata basis across all your investment options (excluding the MLC Cash Fund).

The fee refund is subject to change.

## Fee rebate

The fee refund is based on the combined account balances you, and any eligible linked investor have in the MLC MasterKey accounts.

Calculated on your monthly account balance and paid monthly, the fee refund is:

- 0.056% pa for combined account balances of between \$50,000 and less than \$100,000
- 0.103% pa for combined account balances of between \$100,000 and less than \$200,000
- 0.149% pa for combined account balances of between \$200,000 and less than \$400,000
- 0.205% pa for combined account balances of between \$400,000 and over.

Your holding in the MLC Cash Fund is included in the total balance used to calculate your rebate. However, there is no rebate paid for the MLC Cash Fund.

To receive the fee rebate, your account must be open at the time the refund is paid.

The rebate is paid to your account by purchasing additional units on a pro rata basis across all your investment options (excluding the MLC Cash Fund).

The fee rebate is subject to change.

## Linking with another eligible investor

You can also link with another eligible MLC investor and use your combined MLC MasterKey account balances to receive a Fee refund and Fee rebate. An eligible investor includes a: spouse, de-facto, parent, child, sibling, business or trust.

You can only link with one other MLC MasterKey account investor.

You can do this by completing the **Update account details** form available at [mlc.com.au](https://mlc.com.au) or by contacting us.

This form can be mailed to us.

We may cancel the link if you or a nominated investor no longer satisfies the criteria for account linking.

## Changing linking details

You or another eligible investor can change, add or remove accounts at any time by writing or telephoning us.

For all telephone requests, we'll need to verify your identity before processing your request.

If you nominate a new investor for linking purposes, this will override any previously established linking arrangement.

When any changes are processed, you'll receive a letter of confirmation.

### Which MasterKey products are included?

The following table confirms which MasterKey products will be included in your fee refund or fee rebate calculation, and whether a fee refund is paid for each of these products. Fee rebate applies to MLC MasterKey Unit Trusts and MLC MasterKey Investment Service only.

MasterKey products	Included in MasterKey portfolio	Eligible for fee refund
MLC MasterKey Unit Trust	•	. <sup>1</sup>
MLC MasterKey Investment Service	•	. <sup>1</sup>
MLC MasterKey Investment Service Fundamentals	•	
MLC MasterKey Super Fundamentals	•	
MLC MasterKey Pension Fundamentals	•	
MLC MasterKey Term Allocated Pension	•	
MLC MasterKey Personal Super	•	
MLC MasterKey Business Super	•	

<sup>1</sup> Except the MLC Cash Fund

Separate fee refunds may apply for the MLC MasterKey Personal and MLC MasterKey Business Super products.

# Tax – the rules

This section is not a comprehensive and complete tax guide.

As the taxation treatment on managed investments is complex, we recommend that you contact your financial adviser, tax adviser or the Australian Tax Office at [ato.gov.au](http://ato.gov.au) for further details and expert advice in relation to your circumstances.

## Tax statements

While you may have to pay tax on your investments, you could be eligible to claim some of the fees as a tax deduction.

As a member of Attribution Managed Investment Trusts (AMIT), to help prepare your tax return, we'll send you an AMIT Member Annual Statement (AMMA).

## Distributions of income

Income is distributed at different times and will be paid to you according to your instructions. Income distributed to you during the year should be included in your assessable income for that year even if you:

- reinvest that income (ie don't receive it in cash), or
- receive that income after 30 June.

Depending on your circumstances you may have to pay tax on that income.

You may also receive the benefit of any imputation credits or foreign tax offsets which are distributed to you.

## Capital gains

You may have to pay Capital Gains Tax on any taxable capital gains included in your distributed income during the year.

Capital gains (or losses) can also arise when you sell units. When you make a withdrawal, units will be sold from your account on a Highest-Cost-First-Out basis, which means units with the highest cost will be sold first. Any net capital gain may form part of your assessable income for the year.

## Withholding tax on income paid to non-residents

Australian tax law applies to an investment in the MLC MasterKey Unit Trust by non-residents. This means that tax may be withheld from any income distributed.

## Tax File Number (TFN) Withholding Tax Notification

If you don't provide us with a valid TFN, or Australian Business Number (ABN), or don't claim an exemption, the law requires us to withhold tax at the top marginal tax rate (plus Medicare levy) from any income distribution made to your account.

## Allowable deductions

You may also be eligible to claim some of the fees paid by you as a tax deduction.

Any fees or costs associated with buying and selling assets are, generally, not tax deductible. However you may be able to include these fees in the cost base or realisation value of your investment.

## Further information

Further information on any of the above can be found at [ato.gov.au](http://ato.gov.au)



# Appointing someone to act on your behalf

You may appoint another party to act on your behalf in relation to your account.

Details of the other parties you can appoint and the authority they have are detailed below.

## Authorised representative

You may appoint an authorised representative, replace or cancel an existing authorised representative at any time.

An authorised representative is authorised to:

- access information on your account
- change investment options (switching)
- change your personal details except for adding any investment facilities, and
- transact on your account (withdrawal requests can only be made to your pre-nominated bank account or with a cheque made payable to your MLC MasterKey Unit Trust account name).

Authorised representatives cannot request the closure of accounts.

## Appointing or changing an authorised representative

To appoint a new, or change an existing, authorised representative just complete the **Update account details** form.

All forms are available at [mlc.com.au/formsanddocs/investments](https://mlc.com.au/formsanddocs/investments) or by contacting us. List of forms that can be electronically signed and emailed are available at [mlc.com.au/esignatures](https://mlc.com.au/esignatures).

If you wish to allow your authorised representative to transact on your account, we will need them to provide us with identification documents. For more information on acceptable identification documents and a list of approved certifiers, refer to the Proof of Identity Guide at [mlc.com.au](https://mlc.com.au)

## Cancelling an authorised representative

To cancel an authorised representative you'll need to write to us. Once we've processed your request, we'll send a confirmation letter.

## Power of Attorney

You can appoint an Attorney to act on your behalf by giving us a:

- certified copy of the original Power of Attorney document. Certification that the copy is a true and complete copy of the original must appear on each page and may be made by the person effecting the Power of Attorney or by a solicitor or any of the people shown in 'Certification of personal documents', and
- declaration signed by the Attorney stating that the document hasn't been cancelled.

If we receive a Power of Attorney document established outside of New South Wales or Australia, we also require a written declaration by a qualified legal practitioner (in the state or country that the document was created) certifying that the document was made in accordance with the requirements of the law of the state or country in which it was made.

An Attorney's authority is determined by you. You can continue to manage your account even if you have appointed an Attorney.

You (or your Attorney) should inform us of any changes or of the cancellation of a Power of Attorney. You can cancel your Attorney's authority to act on your behalf in relation to your account at any time by writing to us.

If you want more information please contact us or seek professional advice.

# Additional information you need to know

## Accessing your account information

You can choose how you want to access your account information.

<b>Speak to a real person on 132 652</b>	Call us between 8am and 6pm (AEST/AEDT), Monday to Friday with any questions or to obtain information about your account.
<b>mlc.com.au</b>	View your account information, make switching and withdrawal requests and change your contact details in one secure location. <b>Setting up is easy!</b> Under 'Personal login' on <b>mlc.com.au</b> , select 'New User' and follow the instructions.

## Keeping you informed

We provide the following information so you can stay up to date about your investments and any opportunities that may arise.

<b>Transaction confirmation</b>	Confirms one-off investments, switches or withdrawals you make on your account.
<b>Quarterly Statement</b>	Provides details of investments held, transactions over the quarter, distribution details and performance information.
<b>AMMA</b>	Gives you the break-up of your taxable income received during the financial year to assist you in completing your Tax Return.
<b>Annual Financial Report</b>	Contains the financial statements for the funds.
<b>Product changes</b>	Changes will be made from time to time. Changes that are not materially adverse will be made available at <b>mlc.com.au</b> or you can obtain a paper copy of the changes on request free of charge.
<b>mlc.com.au</b>	Provides information to help build your knowledge on superannuation, retirement and investing. You can also access your account information.
<b>Continuous disclosure notices</b>	Provides you with certain reports (including the Annual Financial Report) and other disclosures to keep you informed about your investment. As a disclosing entity we're required to lodge these notices and reports with the Australian Securities and Investments Commission. You can view these at its offices at any time.

## Other useful information

You can find more information on **mlc.com.au** including:

- unit prices
- how we manage your money
- investment option performance and asset allocation
- investment market information
- education, tools and calculators
- finding your lost super, and
- forms and brochures.

## Electronic Signatures

We accept electronic signatures from different service providers on a lot of our forms. The forms can be electronically signed and emailed to **contactmlc@mlc.com.au** for processing.

For more details on electronic signatures and the providers we support, please visit **mlc.com.au/esignatures**

## Resolving complaints

If you have a complaint, we can usually resolve it quickly over the phone on **132 652**

If you'd prefer to put your complaint in writing you can email us at **complaints@mlc.com.au** or send a letter to GPO Box 4341, Melbourne, Vic, 3001.

We'll conduct a review and provide you with a response in writing. If you're not satisfied with our resolution, or we haven't responded to you in 30 days, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA provides an independent financial services complaint resolution process that's free to consumers. You can contact AFCA at any time by writing to GPO Box 3, Melbourne, VIC 3001, at their website **afca.org.au**, by email at **info@afca.org.au**, or by phone on **1800 931 678** (free call).

To view our complaints management policy visit **mlc.com.au/complaint**. If you're invested via an Investor Directed Portfolio Service (IDPS) like MLC MasterKey Investment Service or any other IDPS operator, you should contact the IDPS operator for any complaint you may have.

If you have a complaint about the financial advice you received, you should follow the complaint process explained in the Financial Services Guide provided by your adviser.

## Changing your account information

You can update your personal details on your account at any time in the following ways:

Type of change	Who can do it	What you need to do
<b>Contact details</b>	You Your financial adviser Your Power of Attorney Your authorised representative	<ul style="list-style-type: none"> <li>Email us via your account at <a href="https://mlc.com.au">mlc.com.au</a> or</li> <li>Telephone us, or</li> <li>Complete and sign the <b>Update account details</b> form, or</li> <li>Send us a signed letter including your account number and contact details to be changed.</li> </ul>
<b>Personal details</b>	You Your financial adviser Your Power of Attorney Your authorised representative	<ul style="list-style-type: none"> <li>Complete and sign a <b>Update personal details</b> form, or</li> <li>Send us a letter including your account number and the personal details to be changed and including your previous and new signatures (if applicable).</li> </ul> <p>To confirm your personal details change we also require a certified copy of any of the following documents. <b>Please note we don't accept emailed, scanned copies of certified documents.</b></p> <p><b>Change of Name:</b> Marriage Certificate, Divorce Decree, Deed Poll.</p> <p><b>Correction of Date of Birth:</b> Passport, Birth Certificate, Drivers Licence, Deed Poll, Divorce Decree.</p> <p>Further information on the certification of documents is provided at the end of this table.</p>
<b>Tax File Number (TFN)</b>	You Your financial adviser Your Power of Attorney Your authorised representative	<ul style="list-style-type: none"> <li>Email us via your account at <a href="https://mlc.com.au">mlc.com.au</a> or</li> <li>Telephone us, or</li> <li>Complete and sign an <b>Update personal details</b> form, or</li> <li>Send us a signed letter including your account number and TFN.</li> </ul>

### Anti-Money Laundering, Counter-Terrorism Financing and Sanctions Obligations

We are required to comply with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF) and Sanctions laws. As such we are required to collect and verify information from you or anyone acting on your behalf, including your related party, to comply with our obligations. In addition, we may ask for additional information that may be reasonably required for the purposes of AML/CTF and Sanctions laws. This could include the information about you, or a holder of a beneficial interest in the investment, or the source of funds used in connection with the investment.

We may be required to take necessary actions including delaying, blocking, freezing, or refusing the processing of any transaction related to your investment if we have reasonable grounds to suspect that the transaction may breach any obligation of, or cause us to commit or participate in an offence under any AML/CTF and Sanctions laws. We also reserve the right to report details of accounts or transactions to the relevant authorities where we are legally obliged to do so.

We will incur no liability to you or a related party if your transactions are delayed, blocked, frozen or refused under the above circumstances.

### Customer Identification

To comply with our obligations, we are required to collect (and verify) customer identification information from you, anyone acting on your behalf and your related parties. All documents we request need to be dated and be a certified copy of original document(s) (not a photocopy of a certified copy of original document(s), not faxed or scanned copies) and must be valid at the time you send them to us. For more information on acceptable identification documents and a list of approved certifiers, refer to the Proof of Identity Guide at [mlc.com.au](https://mlc.com.au)



**For more information visit [mlc.com.au](http://mlc.com.au)  
or call us from anywhere in Australia on  
132 652 (+613 8634 4721 outside Australia)  
or contact your financial adviser.**

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