



Investment Growth Bond

APPLICATION FORM

Issue Date: 1 April 2021

Instructions/information on how to complete this application form:

- **Before completing this application form, please ensure that you have read the latest Product Disclosure Statement (PDS) for this product. The PDS will help you to understand the product and decide whether it's appropriate for your needs.**
- Please complete this form using **BLACK or BLUE INK** in **CAPITAL LETTERS**. Mark appropriate answer boxes with a tick (✓).
- Fields marked with an asterisk (*) must be completed for the purposes of anti-money laundering (AML) and counter-terrorism financing laws, Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS).
- In this Application, 'you/your', 'I/we', 'I am/we are' and 'my/our' refers to the investor/s, or Life/Lives Insured or both as indicated.

Section 1 - Type of investor

- Individual or sole trader Complete below
- Joint Investors Complete below
- Company, Fund or Trust Go to Section 3 Company, Fund or Trust details on page 2.
- Child Advancement Policy Complete only one Bond Owner in Section 1 and one Life Insured in Section 2.

Section 2A – Investor 1 details

(Applicant for Policy Owner)

If Investor 1 is between 10 and 16 years of age, a parent or guardian must complete section 2B.

Title

Mr Mrs Ms Miss Other

Given name(s)*

Surname*

Date of birth* Gender*

/ / Male Female

Occupation and position title (please specify if retired)*

Residential address* (PO Box is not acceptable)

State Postcode Country

Mailing address (if different to the above)

State Postcode Country

Home phone number

Mobile number

Email address

Source of funds* (e.g sale of property, accumulated savings)

Section 2B – Investor 2 details

(Applicant for Joint Policy Owner, including Parent or Guardian Details)

Title

Mr Mrs Ms Miss Other

Given name(s)*

Surname*

Date of birth* Gender*

/ / Male Female

Occupation and position title (please specify if retired)*

Residential address* (PO Box is not acceptable)

State Postcode Country

Mailing address (if different to the above)

State Postcode Country

Home phone number

Mobile number

Email address

Source of funds* (e.g sale of property, accumulated savings)

Section 2A – Investor 1 details
(Applicant for Policy Owner) (continued)

If Investor 1 is between 10 and 16 years of age, a parent or guardian must complete section 2B.

Source of funds* (e.g sale of property, accumulated savings)

If you are a sole trader, please complete below.

Full business name*

ABN*

Business Address* (PO Box is not acceptable)

Suburb	State	Postcode
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Section 2B – Investor 2 details (Applicant for Joint Policy Owner, including Parent or Guardian Details) (continued)

Source of funds* (e.g sale of property, accumulated savings)

If you are a sole trader, please complete below.

Full business name*

ABN*

Business Address* (PO Box is not acceptable)

Suburb	State	Postcode
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Section 3 - Company, fund, trust details

Type of Investor*

Company Fund Trust

Company/Fund/Trust name*

ABN/ACN*

Phone number

Business address* (PO Box is not acceptable)

State	Postcode	Country
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Mailing address

State	Postcode	Country
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Is your entity's primary business activity investing*? Yes No

Tick 'yes' if the entity earns more than 50% of its total income from investment activities. For example, rent, interest or dividends, or more than 50% of the entity's assets produce or are held for producing investment income.

Is the entity a charity?* Yes No

Country established, if not Australia*

Source of funds* (e.g sale of property, accumulated savings)

Contact Person

Mr Mrs Ms Miss Other

Given name(s)*

Surname*

Business number

Mobile number

Email address

Identification form required

For identification purposes, additional documentation is required for your application to be completed. Please download the appropriate AML/counter-terrorism financing identification form(s) at aia.com.au/igb or contact us on **1800 624 100** between 8:30am – 6pm (AEST/AEDT), Monday to Friday, excluding public holidays, to request a copy. Please attach the completed form(s) to this application.

Please find below the identification and verification forms required depending on the entity and trustee.

Entity	Trustee	Identification and verification form
Unregulated Trust (i.e. Family Trust, Estate)	Individual Trustee	<ul style="list-style-type: none"> Unregulated trusts and trustees Individuals
	Company Trustee	<ul style="list-style-type: none"> Unregulated trusts and trustees Australian Companies Individuals
Regulated Trust (i.e. SMSF)	Individual Trustee or Company Trustee	<ul style="list-style-type: none"> Regulated trusts
Company		<ul style="list-style-type: none"> Australian Companies Individuals

Section 4A - Life Insured 1

Section 4B – Life Insured 2 (N/A for Child Advancement Policy)

Each investor in section 2A/2B will be listed as the life and/or joint Lives Insured. If you wish to nominate a different person, complete the below.

For Child Advancement Policies the child must be listed as Life Insured and only one Life Insured may be nominated.

Title
Mr Mrs Ms Miss Other

Given name(s)*

Surname*

Date of birth* Gender*
 / / Male Female

Residential address* (PO Box is not acceptable)

State Postcode Country

Mailing address (if different to the above)

State Postcode Country

Home phone number Mobile number

Email address

Title
Mr Mrs Ms Miss Other

Given name(s)*

Surname*

Date of birth* Gender*
 / / Male Female

Residential address* (PO Box is not acceptable)

State Postcode Country

Mailing address (if different to the above)

State Postcode Country

Home phone number Mobile number

Email address

The Life/Lives Insured cannot be altered once the policy has commenced.
The Death Benefit Guarantee is based on the death of the Life/Lives Insured not the investor.

Section 5 - Child Advancement Policy

Complete this section if you wish to set up a Child Advancement Policy.

Vesting age (between ages 10 to 25)

Please note: if the vesting age is not nominated, the transfer of ownership will occur when the child turns 25.

Where the vesting age nominated is 10 to 15 years, the Policy Owner noted in Section 2B will retain control of this policy until the named child is 16 years of age and elects to disapply section 219 of the Life Insurance Act 1995.

If this policy is a gift and you would like a certificate to be issued, please provide the following information to be shown on the certificate.

To From

Please note: the information above will be shown on the certificate exactly as it is written. The certificate will be issued with the policy Welcome Letter.

Section 6A - Tax residency - Investor 1

Tax Residency rules differ by country. Whether an individual is a tax resident of a particular country is often (but not always) based on the amount of time a person spends in a country, the location of a person's residence or place of work. For the US, tax residency can also be as a result of citizenship or residency.

Please answer **both** tax residency questions:

Is the individual a tax resident of Australia?* Yes No

Is the individual a tax resident of another Country?* Yes ▶ complete below No

If the individual is a tax resident of a country other than Australia, or a dual citizen of Australia and another country, please provide their tax identification number (TIN) or equivalent below. If they are 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 a Social Security 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.

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

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 individual has not been issued with a TIN

Reason C The country of tax residency does not require the TIN to be disclosed.

Section 6B - Tax residency - Investor 2 or parent/guardian

Please answer **both** tax residency questions:

Is the individual a tax resident of Australia?* Yes No

Is the individual a tax resident of another Country?* Yes ▶ complete below No

If the individual is a tax resident of a country other than Australia, or a dual citizen of Australia and another country, please provide their tax identification number (TIN) or equivalent below. If they are 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 a Social Security 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.

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

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 individual has not been issued with a TIN

Reason C The country of tax residency does not require the TIN to be disclosed.

Section 7 - Your investment details

Initial investment amount \$ (minimum \$1,000)

Please tick (✓) to confirm any additional amounts received should be invested as per the current investment option. The minimum is \$200 per investment option.

Investment option	Amount	%
NC – Cash (3NCS)	\$	
NC – Global Fixed Income (3NFI)	\$	
NC – Conservative (3NCO)	\$	
NC – Diversified (3NDI)	\$	
NC – Managed (3NBA)	\$	
NC – Growth (3NGR)	\$	
NC – Global Property Securities (3NPR)	\$	
NC – Australian Share (3NAU)	\$	
NC – Global Share (3NIN)	\$	
Total	\$	100%

This investment will be made by:

Cheque - make payable to 'AIA Australia Investment Growth Bond <insert investor name>'

BPAY once your application form has been received by us, we will send you a unique Customer Reference Number (CRN). Use your unique CRN along with our Biller Code 303156. The maximum BPAY amount is \$100,000.

BPAY credit or debit card payments are not accepted.

Direct credit

1. Deposit the investment amount using the reference 'IGB <insert your account name>' into the following bank account:

Account name: **AIA Australia Limited - No 1 Account**,

BSB: **062 000**,

Account number: **1085 2246**

2. Attach a copy of the deposit receipt and send to us with the application form.

Please note we do not direct debit funds from a client's bank account.

Section 8 - Automatic withdrawal facility details

If you invest at least \$10,000.00 and would like to receive regular withdrawals from your Investment Growth Bond, please complete the below.

Amount of each payment (minimum \$500) \$ or % of the value of units at each date
(if less than \$500, no amount will be withdrawn)

First withdrawal date / /

Frequency

Monthly Quarterly Half-yearly Yearly

Please complete the banking details to enable funds to be deposited into an account.

Note: Do not complete this section to set up a direct debit for topping up your Investment Growth Bond. We do not direct debit funds from a client's bank account.

We will not pay automatic regular withdrawals by cheque.

Name of Australian financial institution

Account name (must be in the name of the investor)

BSB (Branch number)

Account number

Section 9A - Nominated beneficiary details - Natural persons (N/A for Child Advancement Policy)

1	Title	Given name(s)	Surname	Date of birth
	/ /			
	Address:			
	Suburb	State	Postcode	
Relationship to you:				Split %
2	Title	Given name(s)	Surname	Date of birth
	/ /			
	Address:			
	Suburb	State	Postcode	
Relationship to you:				Split %
3	Title	Given name(s)	Surname	Date of birth
	/ /			
	Address:			
	Suburb	State	Postcode	
Relationship to you:				Split %
4	Title	Given name(s)	Surname	Date of birth
	/ /			
	Address:			
	Suburb	State	Postcode	
Relationship to you:				Split %
				Total %

Section 9B - Nominated beneficiary details - Company, trust or charity (N/A for Child Advancement Policy)

Entity name* ABN/ACN*

Registered Business Address

State Postcode Country

Split %

Entity name* ABN/ACN*

Registered Business Address

State Postcode Country

Split %

Total

100%

Please note your beneficiary nomination is subject to the following rules:

- A nominated beneficiary can only be made by Individual or Joint Investors (aged 16 years or over). For Joint Investors, both Investors must also be the Lives Insured on the application.
- A nominated beneficiary cannot be made if you invest in a Child Advancement Policy or a company, trust or fund.
- A nominated beneficiary can be either a natural person, company, trust or charity.
- A nominated beneficiary can be changed or cancelled at any time.
- A transfer of the Investment Growth Bond will automatically cancel and revoke any prior nomination.
- If you nominate more than one beneficiary, the percentages must equal 100%.
- If a nominated beneficiary dies before a claim is made under the policy and no change in nomination has been made, then any money payable will be paid to the nominated beneficiary's legal personal representative.
- A nominated beneficiary has no rights under the policy, other than to receive the nominated policy proceeds after a claim has been admitted by AIA. He or she cannot authorise or initiate any policy transaction.

Refer to the PDS for full terms and conditions.

Section 10 - Adviser service fee(s)

Complete this section if you authorise us to pay your financial adviser a one-off and/or ongoing Adviser Service Fee.

One-off Adviser Service Fee

I/We authorise for AIA Australia to deduct a one-off Adviser Service Fee of \$ on / /

Please note: if this date is prior to the commencement of the policy, we will deduct the one-off Adviser Service Fee one day after the commencement date.

The amount nominated above should be deducted from my chosen investment options as follows:

Investment option	One-off Adviser Service Fee
NC – Cash (3NCS)	\$
NC – Global Fixed Income (3NFI)	\$
NC – Conservative (3NCO)	\$
NC – Diversified (3NDI)	\$
NC – Managed (3NBA)	\$
NC – Growth (3NGR)	\$
NC – Global Property Securities (3NPR)	\$
NC – Australian Share (3NAU)	\$
NC – Global Share (3NIN)	\$

Please note: if no nomination is made or there is insufficient funds in the investment option, the ongoing Adviser Service Fee will be deducted on a pro-rata basis.

Ongoing Adviser Service Fee

I/We authorise AIA Australia to deduct an ongoing Adviser Service Fee of \$ each month or % each year.

The amount/or percentage nominated above should be deducted from my chosen investment options as follows:

Investment option	Fixed amount to be paid each month (\$)	or	Allocation of percentage
NC – Cash (3NCS)	\$		%
NC – Global Fixed Income (3NFI)	\$		%
NC – Conservative (3NCO)	\$		%
NC – Diversified (3NDI)	\$		%
NC – Managed (3NBA)	\$		%
NC – Growth (3NGR)	\$		%
NC – Global Property Securities (3NPR)	\$		%
NC – Australian Share (3NAU)	\$		%
NC – Global Share (3NIN)	\$		%
Total ongoing Adviser Service Fee	\$		100%

Please note: if no nomination is made or there is insufficient funds in the investment option, the ongoing Adviser Service Fee will be deducted on a pro-rata basis.

Section 11 - Identification and verification for individuals and sole traders only (continued)

Section 4 - Individuals that reside in an aged care facility

(The document must contain both your full name and residential address)

- A notice or invoice issued by the aged care facility at which you reside, issued within the preceding three months, that records your name and the provision of care services to you; and
- A letter from Centrelink or Medicare which confirms your address is that of the aged care facility and/or which confirms that the aged care facility is receiving benefits on behalf of you.

- **Documents written in a language that is not English must be accompanied by an English translation prepared by an accredited translator.**
- **Documents in a previous name must be accompanied by a change of name certificate (e.g. marriage certificate).**

List of persons who can certify documents:

- A Justice of the Peace.
- A police officer.
- A person who, under a law in force in a State or Territory, is currently licensed or registered to practise in the following occupations: chiropractor, dentist, legal practitioner, medical practitioner, nurse, optometrist, patent attorney, pharmacist, physiotherapist, psychologist, trademarks attorney or veterinary surgeon.
- 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 two (2) or more years of continuous service who is employed in an office supplying postal services to the public.
- A bank, finance company, building society or credit union officer with two (2) or more continuous years of service.
- A teacher employed on a full-time basis at a school or tertiary education institution.
- A person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner.
- A judge of a court.
- A magistrate.
- A chief executive officer of a Commonwealth court.
- A Registrar, or Deputy Registrar, of a court.
- A Clerk of a court.
- A Commissioner for Affidavits or Commissioner for Declarations.
- A notary public (for the purposes of the Statutory Declaration Regulations 1993).
- A notary public in a foreign country.
- A registered minister of religion or marriage celebrant.
- An Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955).
- An officer with, or authorised representative of, a holder of an Australian financial services licence, having two (2) or more continuous years of service with one or more licensees.
- A member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with two (2) or more years of continuous membership.

Section 12 - Financial adviser to complete

Verify the individual's full name and date of birth OR residential address.

Receipt of a completed form will constitute your agreement as a reporting entity that you have completed the identification and verification of the investor for the purposes of Anti-Money Laundering and Counter-Terrorism Financing laws.

Investor 1

ID document details	Document 1	Document 2
Document type (e.g Passport)		
Verified from	<input type="checkbox"/> Original <input type="checkbox"/> Certified copy	<input type="checkbox"/> Original <input type="checkbox"/> Certified copy
Document issuer		
Issue date		
Expiry date		
Document number		
Accredited English translation	<input type="checkbox"/> N/A <input type="checkbox"/> Sighted	<input type="checkbox"/> N/A <input type="checkbox"/> Sighted

Investor 2 or Parent/Guardian

ID document details	Document 1	Document 2
Document type (e.g Passport)		
Verified from	<input type="checkbox"/> Original <input type="checkbox"/> Certified copy	<input type="checkbox"/> Original <input type="checkbox"/> Certified copy
Document issuer		
Issue date		
Expiry date		
Document number		
Accredited English translation	<input type="checkbox"/> N/A <input type="checkbox"/> Sighted	<input type="checkbox"/> N/A <input type="checkbox"/> Sighted

- I certify that I have provided the Investor(s) with the Investment Growth Bond PDS with an issue date of 1 April 2021, the Policy Document and any supplementary PDS (where applicable).
- I have negotiated in accordance with my obligations the adviser service fee indicated in Section 35 of this application and I have read the 'Adviser services fees' section of the PDS and I understand that all adviser service fees are paid to my dealer group in accordance with the arrangements between AIA Australia and that dealer group.
- I certify that the adviser sections of the relevant Identification and Verification form for all Investor(s) have been completed.
- If required, I give permission for AIA Australia to contact the Investor(s) directly to clarify any matter in relation to this application.
- If using the eProcess, I certify that I have read and understood the additional eProcess terms and conditions outlined below.

eProcess terms and conditions

1. Originals of all documents including copies of verification documents sent via the eProcess must be retained by me and be made available to AIA Australia upon request.
2. Documents sent to the nominated email address are said to be received by AIA Australia on the date we have a record of sending an acknowledgement back to you that the application has been received. If your original email is received after 5pm on a Sydney business day, then we will not view the email until the next Sydney business day.

Financial adviser name

Financial adviser group name

Financial adviser number

AFSL number

Phone number

Email address

Financial adviser signature

Date

Additional comments/instructions

Section 13 - Declaration

- I/We have read and understood the Investment Growth Bond PDS with an issue date of 1 April 2021, the Policy Document and any Supplementary PDS (where applicable).
 - I/We have completed this application in Australia.
 - I/We wish to apply to AIA Australia for the Investment Growth Bond product identified in this application.
 - I/We declare that the answers to all questions, declarations and all information supplied by me or on my behalf in relation to this application is true and correct (including those not in my/our own handwriting).
 - I/We will promptly advise AIA Australia if it changes.
 - I/We declare that where the applicant is an individual, I/ We declare that I am/ We are the named person/s or am authorised to provide this information on their behalf.
 - I declare that for a Child Advancement Policy, the policy is issued on the life of the Life Insured (i.e. the child) in accordance with the provisions of the Life Insurance Act 1995 and on the child's nominated vesting age, the policy shall become the absolute property of the child. Where no vesting age is nominated, the transfer will occur when the child turns 25.
 - I declare that for a Child Advancement Policy where a I nominate a vesting age of 10 to 15 (inclusive), I wish to retain control of the policy until the child is 16 years of age and in so doing, I have elected to disapply section 220 of the Life Insurance Act 1995 (the Act) so that absolute ownership and control of the policy does not automatically transfer to the child under the Act until the child reaches the age of 16.
 - I/We declare that where the applicant is an entity, I am authorised by, and have the consent of, the entity & any Beneficial Owners to provide the information.
 - I/We declare that the entity and any Beneficial Owners are aware that information about them and the account may be provided to the tax authorities.
 - I/We declare that all the information/documentation required under the Anti-Money Laundering and Counter-Terrorism Financing laws has been completed.
 - I/We declare that all the information/document required under the Foreign Account Tax Compliance Act and Common Reporting Standard has been completed.
- I/We understand that:
- AIA Australia Limited ABN 79 004 837 861 AFSL 230043 (AIA Australia) is part of the AIA Group.
 - Neither AIA Company Limited nor any of its subsidiaries (other than AIA Australia to the extent provided in this PDS) guarantee the performance of the Investment Growth Bond or the repayment of capital or interest by AIA Australia. Investments in the Investment Growth Bond are not deposits or other liabilities of the AIA Company Limited nor its subsidiaries (other than AIA Australia). Investment products are subject to investment risk which may result in loss of income and principal invested. AIA Australia as product issuer does not guarantee the performance of the Investment Growth Bond except as expressly stated in this PDS.
 - I/We declare that all have read and understood the section 'Privacy of your personal information' of the PDS. I/We acknowledge and consent to the collection, use and disclosure of my/our personal information as detailed in that section.
 - I/We declare that if this application is signed under a Power of Attorney, the Attorney declares that he/she has not received revocation of that power (a certified copy of the Power of Attorney should be submitted with the Application). This must be accompanied by information/documentation required under Anti-Money Laundering and Counter-Terrorism Financing laws for both the Power of Attorney and the Investor).
 - The policy will not commence until AIA Australia accepts this application in writing, receives the first contribution and issues a Policy Document.
 - I/We have read the 'Adviser Service Fees' section of the PDS and authorise AIA Australia to deduct the Adviser Service Fee as indicated in this Application Form.
 - By ticking (✓) the box beside my signature below I indicate that I do not want to receive marketing information from AIA Australia.
- I/We understand that:
- Any Upfront Adviser Service Fee is refundable under the cooling off provisions of this PDS.
 - Any Adviser Service Fees are negotiated between my financial adviser and me/us. AIA does not monitor the amount of the Adviser Service Fee or the service provided in respect of the fee and that any ASF is paid to the listed financial adviser in accordance with the arrangements we have in connection with the financial adviser.
 - Where AIA is unable to process a payment of an ASF due to insufficient funds, I/we will deal directly with the financial adviser to make alternative arrangements for payment.
 - I/We have read and understand and accept the beneficiary nomination rules on this form and in the PDS.

Investor 1

Signature* Print full names Date*

Please tick* (✓)

Investor 1 Power or Attorney Parent or Guardian Director 1 Trustee 1 Entity Signatory 1

Other Please specify

Investor 2

Signature* Print full names Date*

Please tick* (✓)

Investor 1 Power or Attorney Parent or Guardian Director 1 Trustee 1 Entity Signatory 1

Other Please specify

Application checklist

To ensure that we are able to process your application promptly, please check that you have:

Section 1

- Selected the type of investor.

Step 2A/2B (Individual, Joint Investors and Child Advancement Policy)

- Provided your investor details, including given name, surname, date of birth and residential address. If Investor 1 is between 10 and 16 years of age, a parent or guardian must complete section 2B.
- For Child Advancement Policy, completed Section 2A only.

Section 3 (Company, fund or trust only)

- Provided the type of entity and the entity details.
- Attached the relevant identification forms, documentation and certified ID documents for the entity.

Section 4A/4B

- Each investor in section 2A/2B will be listed as the life and/or joint Lives Insured. If you wish to nominate a different person, complete this section.
- For Child Advancement Policy, the child must be listed as the Life Insured and only one Life Insured may be nominated.

Section 5 (Child Advancement Policy only)

- Selected the vesting age.
- Completed the certificate details (if applicable).

Section 6A/6B

- Provided tax residency status. If Investor 1 is between 10 and 16 years of age, a parent or guardian must complete section 6B.

Section 7

- Provided your investment details, including your investment option/s.
- Attached a cheque, a copy of the direct deposit receipt (if applicable) or selected BPAY.

Section 8

- Provided automatic withdrawal facility details (if applicable).

Section 9A/9B

- Provided your nominated beneficiary details (if applicable).

Section 10

- Provided details of any One-off Adviser Service Fee (if applicable).
- Provided details of any Ongoing Adviser Service Fee (if applicable).

Section 11

- Attached certified identification (ID) documents.
- Attached certified ID documents of Power of Attorney (if applicable).
- Attached certified ID documents of parent or guardian (if applicable).
- The certifier must confirm the photocopy is a true and correct copy of the original ID, followed by their signature, name, qualification and date.

Section 12 (Financial adviser to complete)

- Has your financial adviser provided their details, signed and dated the application form? (if applicable).

Section 13

- Read the declaration, signed and dated the application form.

If your application is incomplete, we won't proceed with setting up your Investment Growth Bond until all required information is received.

Where to send

Please send your application form, cheque or direct deposit receipt (if applicable) and certified ID to:

Post	eProcess (adviser use only)
AIA Australia Investment Growth Bond GPO Box 3306 Sydney NSW 2001	Scan and email forms to: NewBusinessIGB@cba.com.au

If you do not have an adviser, please ensure you send your application and applicable documents via post only. We cannot accept email.