

## Online Account Access – conditions of use

The following conditions apply to your Online Account Access:

- You will be able to access information and transact online with a Login ID and Online Account Access password. You remain responsible for keeping all of these confidential and secure against any improper or unauthorised use.
- Joint investors, trustees of superannuation funds/trusts, companies, partnerships and trustee company accounts may be provided more than one Login ID and Online Account Access password to access information and transact online. Each Login ID and password must be kept confidential and secured against any improper or unauthorised use. Transactions/instructions made/provided under any of the Login IDs and password (as amended from time to time) for these account(s) will be taken as consent by the joint investors, the company, partnership or trustee company (as the case may be) to the transactions/instructions made/provided through Online Account Access.
- 'Transact' means the ability to modify and update information relating to your contact details and accounts online (except bank account details). You will also be able to perform transactions online including apply, withdraw, switch units, set up automatic functions (such as a savings plan) and appoint online representatives where and when these facilities become available.
- We will give access to your information to any person who uses your Login ID and Online Account Access password or who you appoint as your online representative or who complies with any other security procedure that we may use from time to time. Any action by that person will be taken to be by you.
- If you would like to appoint another person as your online representative you do not need to disclose your unique Login ID and Online Account Access password to them. Your nominated online representative will be given a separate Login ID and Online Account Access password to use in their capacity as your online representative.
- You must tell us immediately if:
  - you suspect that any unauthorised person has gained access to your Login ID or Online Account Access password or
  - in the case of a company or trustee company any person to whom Perpetual has issued a Login ID and Online Account Access password in relation to your business ceases to be your employee or agent or you cease to be an employee or agent, as the case may be.
- There may be times when we cannot provide access to Online Account Access although we will use all reasonable efforts to enable you to have access.
- We can only take responsibility for the reliability of data and information that is within our control. We are not responsible for transmissions of any computer virus or other unwanted programs or information resulting from or associated with your use of Online Account Access. We are not responsible for the accuracy or content of information or material which we provide to you and which you edit, amend, alter and then provide to any third party or provide in a different form from that on Online Account Access.
- We may suspend or cancel your access to Online Account Access but if possible, we will give you notice before we do so.
- In the case of online transactions, the display of a transaction reference number on-screen is evidence that your transaction instructions have been received. We will not be liable for any loss or delay resulting from the non-receipt of any transmission.
- We may vary these conditions from the time that you are notified.
- We may give you notices in relation to your use of Online Account Access by email or other form of electronic communication.
- We will securely hold, maintain and store your personal information and will ensure that appropriate security measures are in place to maintain the personal information that you have given us, prevent unauthorised access and ensure correct use of information.
- You authorise Perpetual and any other company within the Perpetual Group and any agents it may appoint to use your personal information for the delivery of Online Account Access and agree to procure such authorisation from your online representatives where required.
- You acknowledge that anything associated with or available through Online Account Access belongs to Perpetual or other third parties and is protected by intellectual property rights.
- You agree that you will not interfere with or damage (or attempt to interfere or damage) any code, data or software associated with Online Account Access.
- You agree that a payment or purported payments (the payment) made in accordance with these conditions shall be in complete satisfaction of our obligations or those of any member of the Perpetual Group to you for a payment, notwithstanding it was requested, made or received without your knowledge or authority.
- You release, discharge and indemnify Perpetual from and against liabilities suffered or incurred by you or your online representatives by Perpetual or any other member of the Perpetual Group (including but not limited to its directors, officers, employees) as a result of the use of Online Account Access.