



Terms and Conditions for LLL Investments

Instant Access Facility
Notice of Withdrawal Facility (including Charitable Facility)
Term Investment Facility

Effective Date: 26 May 2026

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Introduction

Welcome to LLL Australia.

Lutheran Laypeople's League of Australia Limited is referred to in this document as LLL, LLL Australia, we, us and our.

Other words in these Terms and Conditions that appear with a capital letter are defined in the Definitions section.

This document contains the terms and conditions that apply to our Instant Access Facility, Notice of Withdrawal Facility (including Charitable Facility), Term Investment Facility (Facilities) and LLL Online. It sets out your rights and obligations in relation to the Facilities and will help you decide whether they will meet your needs. You should read these Terms and Conditions before making a decision to invest in any of our Facilities.

By investing in our Facilities or by using LLL Online for the first time, you agree to these Terms and Conditions.

Keep a copy of this document so that you can refer to it when needed. You may also obtain a copy from our website. Should you wish to obtain any more information about any of the products or Facilities to which these Terms and Conditions apply, please contact the LLL on 1800 556 457.

Important Notice

LLL's purpose is to use its assets for the benefit and advancement of Christian Churches and Christian Church bodies (including the Lutheran Church of Australia (LCA) and the associated bodies of the LCA).

Any investment in the Facilities will be used to support LLL's purpose. LLL uses funds raised to make loans to associated bodies of the LCA, such as schools, or other Christian Churches or Christian Church bodies, and charges interest on those loans.

LLL generates a margin between the rates paid to investors and those charged to borrowers. The funds raised support the charitable aims of LLL, providing concessional priced loans to LCA associated bodies, other Christian Churches or Christian Church bodies and providing distributions and grants to support the Mission of the LCA.

LLL is a 'religious charitable development fund' (RCDF), and as a result has relief from certain requirements of Australia's financial services and is exempt from certain requirements of Australia's banking laws.

One of the conditions of that relief is that LLL has an 'Identification Statement' regarding its products and facilities, and its operations. Our Identification Statement may be viewed at any time on our website at lll.org.au/IdentificationStatement and there is a link to it from our home page.

If you need a physical copy, please call us on

1800 556 457 (Toll Free) or 08 8360 7200.

Our Facilities are 'debentures'. This means unsecured promises to repay the amounts invested, plus interest (if any) at the rates we advertise or agree from time to time.

We are required by law to notify investors that our debentures and our offering of the debentures is not subject to the usual protections for investors under the *Corporations Act* or regulation by the Australian Securities and Investments Commission (**ASIC**).

LLL is not licensed to provide financial product advice in respect of debentures. Before making any decision to acquire a debenture product, you should read the relevant Terms and Conditions for the product. There is no cooling off regime applicable to acquiring LLL's debenture products.

LLL is not prudentially supervised by the Australian Prudential Regulation Authority (**APRA**). This means that an investor in LLL will not receive the benefit of the Financial Claims Scheme or the depositor protection provisions in the *Banking Act 1959*. Investments in debentures are intended to be a means for investors to support the charitable purposes of LLL.

By law, LLL must inform investors that LLL's debenture products are only intended to attract investors whose primary purpose for making their investment is to support LLL's charitable purposes; that investors may be unable to get some or all of their money back when the investor expects it or at all; and that an investment in LLL's debentures is not comparable to investments with banks, finance companies or fund managers.



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Definitions

ADI means a bank, credit union, building society or other similar institution that is an Authorised Deposit-Taking Institution (as defined in the *Banking Act 1959*) within Australia.

Associate means an investor or potential investor in a Facility that is the LCA, a body constituted by or under the authority of the LCA, a LCA entity, a member of the General Church Board, LCA clergy, a Lutheran body of shared charitable purpose or a paid employee of the LCA or LLL. LLL will determine whether a person qualifies as an Associate when they apply for a Facility. **Important** - a person can cease to be an Associate by changing their employment. See the section titled "Ceasing to be eligible as an Associate" on page 8 for information about the consequences of this.

AUSTRAC means the Australian Transaction Reports and Analytics Centre.

Authorised Signatory means you and any person authorised as a signatory in relation to a Facility.

Authorised User means any person that has been authorised by an Authorised Signatory to access a Facility through LLL Online.

BPAY[®] means the BPAY Payments service operated by BPAY Pty Ltd ABN 69 079 137 518, which enables a person to effect bill payments to Billers who participate in BPAY.

BPAY Payment means a Payment effected through BPAY.

Business Day means a day that is not a Saturday, Sunday or public holiday in South Australia.

Charitable Facility means a charitable Facility with LLL to which these Terms and Conditions apply. This Facility is a non-interest bearing Notice of Withdrawal Facility.

Charitable Donation Program means LLL's program allocating funds to Charitable Donation Program Beneficiaries in lieu of interest foregone by supporters holding funds in Charitable Facilities. **This Program is in a pilot phase only and is not available to all customers.**

Charitable Donation Program Beneficiary means an Associate, income tax-exempt organisation registered to receive allocations from LLL under the Charitable Donation Program. **This Program is in a pilot phase only and is not available to all customers.**

Child means a person under the age of 18 years.

Confirmation of Payee means the service by which a payer may confirm the account or Facility name of a BSB and account or Facility number for the purpose of making a payment. It is designed to help payers avoid scams or mistaken payments.

Debenture means an unsecured promise to repay the amounts invested, plus interest (if any) at the rates we advertise or agree from time to time.

Early Withdrawal means a withdrawal from a Term Investment prior to the Maturity Date.

External Transfer means a transfer of funds initiated by an Authorised User using LLL Online, LLL app or by request to an account at a financial institution.

Facility means any of an Instant Access Facility, a Term Investment Facility or a Notice of Withdrawal Facility.

Facility Details means our record of your Facility containing details including BSB, Facility number, your full legal Facility name, any other name you prefer us to use and Facility activity.

Faster Payment means a basic single credit transfer cleared and settled via the NPP. A Faster Payment is an NPP Payment

Further Term means a further term of a Term Investment after a Maturity Date.

Grace Period means the period of 7 days commencing on each Maturity Date.

Instant Access Facility means an instant access Facility with us to which these Terms and Conditions apply.

Internal Transfer means a transfer of funds to another LLL Facility.

Joint Facility means a Facility with more than one holder.

Linked ADI Account means an account nominated by an investor in the same name as the relevant Facility. This may include an account held in a joint capacity.

LLL, LLL Australia, we, us, our means Lutheran Laypeople's League of Australia Limited ABN 25 044 678 441 AFSL 329 339 trading as LLL Australia.

LLL app means the app (called 'LLL Australia') we make available to be downloaded by LLL Online customers from the App Store or Google Play™ store².

LLL Online means the access facility we make available to our investors to access their Facility or Facilities online.

Login Authentication means a PIN, Pattern or Touch ID/Facial Recognition ID used to securely log into the LLL app.

Login ID means the login identification issued by us and/ or selected by you to access LLL Online.

Maturity Date means the last date of the nominated or agreed term that applies to a Term Investment Facility.

Misdirected Payment means a payment processed through the NPP that is initiated by a payer using a PayID which is directed to an incorrect account because the information relating to the PayID in the PayID Service has not been correctly registered or maintained.

Mistaken Internet Payment means a payment initiated by a payer, who is a 'user' for the purposes of the ePayments Code, through a 'pay anyone' internet banking facility or which is processed through the NPP and which, as a result of the payer's error, is directed to the wrong account or Facility, but does not include BPAY Payments.

Non-Associate means an investor or potential investor in a Facility who is not an Associate.

Non-Individual means a person other than a natural person in their own capacity for example, a company, trust or association. In these terms and conditions, a Facility held jointly by two individuals who are natural persons would not be considered a Non-Individual Facility.

Notice of Withdrawal Facility means a notice of withdrawal Facility, including a Charitable Facility, with us to which these Terms and Conditions apply.

NPP means the New Payments Platform operated by or for NPP Australia Limited.

[UPDATE: Use of security tokens will no longer be supported from 30 June 2026. One Time Passwords may only be provided via SMS to your registered mobile phone from this date].

¹ © Registered to BPAY Pty Ltd ABN 69 079 137 518

² App Store is a service mark of Apple Inc. Google Play™ store and Android are

trademarks of Google LLC.



One Time Password means a single use password we send to you by SMS to your registered mobile phone number or that you generate using a security token that has been linked to your Login ID.

Organisation ID means an identifier for an investor that is a business investor or organisation, constructed by us for use as a PayID.

Password means the code and/ or series of characters issued by us and/or selected by you to access LLL Online.

PayID³ means the identifier used to receive or send Payments through the NPP to or from an account or Facility.

PayID Name means the name registered with a PayID in the PayID Service to identify who the PayID belongs to.

PayID Service means the central payment addressing service component of the NPP which is available for addressing Payments through the NPP.

PayID Type means the type of identifier used as a PayID (for example, a mobile phone number, email address, Australian business number (ABN) or Organisation ID).

Payment means electronic payment cleared and settled by participating financial institutions.

Payment Agreement means an agreement established by you and an approved merchant or payment initiator, by which you authorise us to make payments from your Facility (applicable to Instant Access Facilities only).

PayTo[®] means the service which enables us to process NPP Payments from your Facility in accordance with and on the terms set out in a Payment Agreement you have established with a merchant or payment initiator that subscribes to the service (applicable to Instant Access Facilities only).

Standard Transfer means a transfer cleared and settled by direct entry through the Bulk Electronic Clearing System (BECS) administered by the Australian Payment Clearing Association.

Term Investment Facility means a term investment facility with us to which these Terms and Conditions apply.

Terms and Conditions means these terms and conditions as updated, amended or replaced from time to time.

Transfer In means a direct debit into a Facility initiated by you using LLL Online from a financial institution.

You and your means the holder of a Facility, whether that be an individual or business, and in the case of a Joint Facility means each Facility holder jointly and severally (see Joint Facilities).

³ PayID and PayTo are registered trademarks of NPP Australia Limited.



Facilities with the LLL

Facilities with the LLL are designed for investors who wish to support the charitable purposes of the LLL and for whom the consideration of profit is not of primary relevance. We have three types of Facility available, being:

1. Instant Access Facility - this option is only available to Associates. This option is a debenture that allows redemptions (that is, withdrawals) without notice and is provided in conjunction with a non-cash payment facility provided under a separate Product Disclosure Statement (PDS). This option when combined with a non-cash payment facility allows an Associate investor to use a range of transactional options.
2. Notice of Withdrawal Facility (including Charitable Facility) - this option is a debenture on the condition that the invested funds are only able to be withdrawn or redeemed (other than in exceptional circumstances) by providing at least 31 days written notice of a request to withdraw. For Non-Associates, withdrawals are available by External Transfer to an ADI account held in the investor's name, by transferring the funds to another Facility held by the investor or by non-negotiable cheque payable to the investor. Associates may also withdraw funds by transferring funds to accounts or Facilities held by other parties or by non-negotiable cheque to third parties. The ability of Associates to transfer funds to third parties by transfer or cheque is provided through a non-cash payment facility that Associates must hold under a separate Product Disclosure Statement. A Notice of Withdrawal Facility is available to Associates and Non-Associates.
3. Term Investment Facility - this option is an investment that is made for a specific term at a specific agreed interest rate. With this option, the invested funds are only able to be withdrawn or redeemed on expiry of the term or as an Early Withdrawal, which may attract a reduced rate of interest. Other than in exceptional circumstances, Early Withdrawals require at least 31 days written notice. Associates may only withdraw funds through transfers to other Facilities held by the Associate. Withdrawals are only available for Non-Associates by External Transfer to an ADI account held in the investor's name (including to a joint account), by transferring the funds to another Facility held by the investor, or by non-negotiable cheque payable to the investor. Where funds are transferred to another Facility, any relevant notice periods to withdraw those funds will apply. Term Investment Facilities are available to Associates and Non-Associates.

Please read the Important Notice on page 1 that relates to our Facilities.

Fees and charges

We do not apply any fees, charges or costs in relation to the Facilities we offer. However, we may pass on to you, and debit to the balance of your Instant Access or Notice of Withdrawal Facility, any applicable government taxes.

We may vary or introduce new fees and charges that apply to your Facilities by giving you notice at least 30 days before the change takes effect by publishing it on our website.

For Term Investment Facilities if we increase a fee or charge or introduce a new fee or charge during the term of your Term Investment Facility the change will not take effect in relation to your Term Investment Facility until after the next Maturity Date unless you agree otherwise.

Interest-bearing Instant Access or Notice of Withdrawal Facilities

Interest accrues on the credit balance of your interest-bearing Instant Access or Notice of Withdrawal Facility. Interest is calculated daily by multiplying the balance of the Instant Access or Notice of Withdrawal Facility at the end of the day by the daily interest rate. The daily interest rate is the annual interest rate on that day divided by the number of days in the year. The Instant Access or Notice of Withdrawal Facility annual interest rate may differ depending on the frequency that interest is credited to the Facility. Unless you request for interest earned to be credited to your Instant Access or Notice of Withdrawal Facility more frequently and we agree to your request, interest earned is credited to your Instant Access or Notice of Withdrawal Facility annually at the end of May.

We may vary the interest rate to your Instant Access or Notice of Withdrawal Facility from time to time by giving you notice on or before the day on which the change takes effect. Any changes to the interest rate of your Instant Access or Notice of Withdrawal Facility will be published on our website. You can obtain information about the current interest rate by visiting our website or phoning us.

Non-interest-bearing Notice of Withdrawal Facilities (Charitable Facility)

This Program is in a pilot phase only.

Interest is foregone on your Charitable Facility. LLL will make an allocation to a Charitable Donation Program Beneficiary in lieu of the interest foregone. Allocations are made quarterly at the end of March, June, September and December each year.

The amount available for allocation is calculated daily by multiplying the balance of your Charitable Facility at the end of the day by the daily rate. The daily rate is the equivalent to the annual interest rate paid on a Notice of Withdrawal Facility on that day divided by the number of days in the year.

You may nominate your preferred Charitable Donation Program Beneficiary or cause, however allocation is at the sole discretion of LLL. LLL may give consideration to any preference you provide. You may change your preferred Charitable Donation Program Beneficiary or cause at any time by advising us in writing.

LLL will provide a report on the amount of interest foregone on your Charitable Facility in support of the Charitable Donation Program.

Charitable Donation Beneficiaries may receive aggregated reporting on allocations from the Charitable Donation program but individual supporter details of funds held in Charitable Facilities will not be provided.

Interest on Term Investment Facilities

Interest accrues on the credit balance of your Term Investment Facility at the interest rate that is applicable for the term nominated by you for your Term Investment Facility when you opened your Facility or, if it has been reinvested after a Maturity Date, at the new interest rate that applies after the Maturity Date (see 'Term Investment Facility Maturity Dates' below).

Interest is calculated daily by multiplying the balance of the Term Investment Facility at the end of the day by the daily interest rate. The daily interest rate is the applicable annual interest rate divided by the number of days in the year. Interest earned is credited at the end of each term on the



Maturity Date, unless we have agreed otherwise with you. If the full balance of a Term Investment Facility is withdrawn before the Maturity Date (refer Withdrawals from Term Investment Facilities), interest earned will be credited on the date of the withdrawal. We may vary the interest rates we offer for Term Investment Facilities from time to time. You can obtain information about our current interest rates by visiting our website or phoning us.

Changes to Terms and Conditions

In addition to our rights to change interest rates and fees and charges, we may change other terms in these Terms and Conditions and any transaction limits applicable to your Facility by giving you notice of the change (at least 30 days prior notice if the change is unfavourable to you, provided that we may give shorter prior notice if it is reasonable for us to do so to manage a material and immediate risk).

However, if we make a change that reduces your return on your Term Investment Facility or reduces your rights at the end of the term of your Term Investment Facility, the change will not take effect in relation to your Term Investment Facility until after the next Maturity Date.

How we may contact you and give you notices

We may contact you and give you information, notices and confirmation of transactions (where required) relating to your Facilities via one of the following methods of communication:

- email, to the latest email address you have provided to us;
- post, to your last known postal address;
- statement message included with or in a periodic statement for your Facility;
- if you are registered for
- LLL Online, notification or message sent to you within LLL Online;
- SMS; or
- publishing it on our website.

We may also contact you via phone.

Privacy

What information can be used and disclosed

The Privacy Act allows us to use and disclose personal information about you when related to the primary purpose for which it was collected and for related secondary purposes that you would reasonably expect. Personal information may include:

- Details to identify you and verify your identity, such as your name, sex, date of birth, current address, your employer and your driver's licence number; and
- Financial hardship information about you.

When and why do we collect information

Before, during or after the provision of our products, Facilities and services to you, we may collect your personal information for the purposes of providing products and services to you and managing our business. Some laws require us to obtain personal information about you before we provide you with particular products, or services or process particular transactions in which you are involved e.g. laws relating to anti-money laundering and counter-terrorism financing, taxation and real property transactions. In particular, if you provide us with personal information in order to complete electronic verification with Equifax Australia Information Services and Solutions Pty Limited (**Equifax**), we will verify your identity and validate your details with the government authorities that have issued your identity documents (**information match request**), which may include using your biometric information to match with records held by the document issuers (a result provided to us by a government authority in response to an information match request is an **information match result**).

If you do not provide us with the personal information that we request, we may not be able to consider your application or provide other services.

Disclosure of Information

With your express consent provided, we will share with third parties details contained in government issued identity documents, for example, from your driver's licence or travel documents (Australian passport or travel visa) with third parties such as Equifax. This is for the purpose of document verification and to authenticate your identity. It may include the type of document, document issuer, document numbers and effective dates.

We may use third party systems and services to (a) transmit or receive an information match request, information match result or data related to an information match or (b) access or use the Document Verification Service accessible by us using Equifax's ID Matrix platform.

In some circumstances, we will need to provide your personal information to another organisation, including organisations overseas. They include external service providers to us, such as organisations which we use to verify your identity, payment systems operators, our lawyers and auditors, your representative for example, lawyer, financial advisor or attorney, as authorised by you, or government and regulatory authorities if required. The countries where we may disclose your personal information include the United States of America and Germany. However, if we do disclose this

information outside Australia, we will do so on the basis that the information will be used only for the purposes set out in these terms and conditions and our Privacy Policy available on our website at www.lll.org.au/privacy.

Personal information about third parties

You represent that if at any time you supply us with personal information about another person, you are authorised to do so; and you agree to inform that person who we are, how to contact us, and how to obtain our Privacy Policy, and that we will use and disclose their personal information for the purposes set out in this section and that they can gain access to that information by contacting us.



Security

We take all reasonable steps to ensure that all your personal information held by us, is protected from misuse, interference and loss, and from unauthorised access, disclosure or modification.

Use and disclosure of your Facility Details

We will ensure your Facility Details are accurately recorded by us for the use of the Confirmation of Payee service.

You acknowledge and provide consent for:

- LLL to use, store and disclose your Facility Details in the Confirmation of Payee service; and
- Payers' financial institutions to use your Facility Details for the purposes of the Confirmation of Payee service and prior to making payments to you.

In some circumstances we may allow you to opt-out of the Confirmation of Payee service. Please contact us using the information in the section titled "How to contact us" on page 23.

However, even if you do opt-out of the service, we will still confirm, disclose, store and use your Facility Details through the Confirmation of Payee service for use by government agencies for the purposes of making a payment to you.

In some circumstances you may provide alternative names to be recorded on your account for use in the Confirmation of Payee service. Please contact us using the information in the section titled "How to contact us" on page 23.

Privacy Policy

Our Privacy Policy is available on our website at www.lll.org.au/privacy. It provides additional information about how we handle your personal information and how you may access the personal information we hold about you and seek the correction of such information. It also explains how you can complain about a breach of the Australian Privacy Principles or a registered code (if any) that binds us and how we will deal with your complaint. We will give you a copy of our Privacy Policy on request.

Marketing preferences

We may use information about you to inform you about products and services, including those of third parties, unless you ask us not to. We may do so even if you are on the Do Not Call Register, unless you ask us not to.

Contact Us

Our Privacy Officer's contact details are: LLL, PO Box 45, North Adelaide SA 5006

1800 556 457

privacy.officer@lll.org.au

Opening a Facility

We may request a new Facility application form to be completed with your personal details and any other information we require to open a Facility. We may contact you if you do not provide us with the information we require to assess and process your application. If your Facility is a Term Investment Facility we will also require you to nominate a term for the Term Investment Facility and will require you to open an Instant Access or Notice of Withdrawal Facility. We reserve the right to not open your Facility until we have all necessary information.

If your Facility is a Charitable Facility, we request that you nominate a preferred Charitable Donation Program Beneficiary or cause. You must open a Charitable Facility for each Charitable Donation Program Beneficiary or cause.

When you open an Instant Access Facility we may give you the option to register for LLL Online. You may request that we register you for LLL Online by contacting us at any time.

When you open a Notice of Withdrawal or Term Investment Facility we will register you for LLL Online if you have not already registered for it as it is a requirement for opening a Notice of Withdrawal or Term Investment Facility. LLL Online access for both Notice of Withdrawal and Term Investment Facilities has no transactional functionality (other than allowing investors to Transfer In, for Notice of Withdrawal Facilities).

You can access Facilities in person at our office, via the mail and through LLL Online. Details on the types of transactions and how these occur is provided under the Adding to Facilities and Withdrawals sections below.

You indemnify us for any liability arising out of the use of the Facilities, including where an Authorised Signatory acts without, or inconsistently with, your instructions. However, you will not be liable in respect of any negligence, fraud or wilful misconduct by us or our employees or agents.

We may accept or reject an application to open a Facility at our discretion.

Eligibility for Instant Access Facilities

To open an Instant Access Facility, you must be an Associate.

Eligibility for Notice of Withdrawal Facilities

Notice of Withdrawal Facilities are available to Associates and Non-Associates. If you are a Non-Associate, you must have signed the Investor Acknowledgements that you understand key information about the nature of the Facilities prior to opening a Notice of Withdrawal Facility.

Additional Non-Cash Payment Functionality for Instant Access and Notice of Withdrawal Facilities



Where an Associate opens a Notice of Withdrawal or Instant Access Facility, we offer additional non-cash payment functionality under the terms of a separate PDS.

Ceasing to be eligible as an Associate

If you cease to be an Associate, you must inform us promptly. On ceasing to be an Associate, your Instant Access Facility will be converted to (or otherwise have the limitations imposed around access and withdrawals that apply to) a Notice of Withdrawal Facility held by a Non-Associate. Your options around access and withdrawals in relation to any Notice of Withdrawal Facility will be limited to those available to Non-Associates. This means that you will only be able to withdraw funds in your Facility on at least 31 days' notice prior to the withdrawal and funds may only be withdrawn by non-negotiable cheque payable to the Facility holders or payment to a bank account nominated by you and in the same name as the Facility with an ADI. In exceptional cases, we may consider waiving the 31 days' notice requirement where doing so may alleviate financial hardship you are suffering or may suffer if waiving the requirement was not allowed.

If you are a Charitable Donation Program Beneficiary, you will cease to be eligible for Charitable Donation Program allocations from the date you cease to be an Associate.

Eligibility for Term Investment Facilities

To open a Term Investment Facility, you must nominate the manner in which you want any interest or withdrawals at the end of the relevant term to be paid. This includes:

- instructing us to roll-over the Term Investment Facility on maturity into a new Term Investment for the same term in the same name; or
- instructing us to mature the Term Investment on maturity.
- nominating an Instant Access or Notice of Withdrawal Facility in the same name; or
- nominating a bank account in the same name as the Facility with an ADI (Linked ADI Account) (for Non-Associates only); or
- instructing us to issue a non-negotiable cheque to the Facility holders (for Non-Associates only).

To open a Term Investment Facility you must have a minimum opening balance of \$1,000.

We may waive this requirement at our discretion.

If you are a Non-Associate, you must have signed the Investor Acknowledgements to attest that you understand key information about the nature of the Facilities prior to opening a Term Investment Facility.

In order to invest funds into a Term Investment Facility other than through the re-investment of the balance of an existing Term Investment Facility, an investor must also hold an Instant Access or Notice of Withdrawal Facility in the same name.

Charitable Donation Program Beneficiaries

This Program is in a pilot phase only.

To be eligible to be a Charitable Donation Program Beneficiary you must be an Associate, income tax-exempt organisation and registered with LLL under the Charitable Donation Program. Registration is at the discretion of LLL. You must notify LLL in writing of any change to your income tax-exempt status.

Allocations from the Charitable Donation Program are at the discretion of LLL. You may nominate to receive your Charitable Donation Program allocation into your Instant Access Facility, Notice of Withdrawal Facility or loan you have with us.

Identification and verification

We are required to verify your identity when you open a Facility or before we accept certain instructions or requests from you in relation to a Facility.

You agree to provide us with any documents we reasonably require from you, including the use of online verification, to allow us to verify your identity, or in the case of a business entity, people associated with you, and to comply with our obligations under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 or any other relevant legislation or legally binding obligation.

We are required to obtain from you your residential address (or if you are a business, your business address). You may not be permitted to operate your Facility/s until your address is provided to us by you.

The same conditions apply to becoming an Authorised Signatory to a Facility. We may refuse to add an Authorised Signatory to a Facility until we have been able to verify the identity of the Authorised Signatory to our satisfaction.

If we are unable to verify your identity to our satisfaction, we may reject an application to open a Facility, refuse to add an Authorised Signatory to a Facility, suspend the operation of a Facility and/or refuse transactions in relation to a Facility until we are able to verify your identity to our satisfaction.

Tax File Number (TFN)

In operating a Facility (other than a Charitable Facility), we will ask you for your TFN or TFN exemption to apply against your Facility for reporting interest income to the Australian Taxation Office. For business Facilities you can provide the Australian Business Number (ABN) or TFN.

You are not obliged to disclose your TFN, TFN exemption or ABN to us. However, if you do not, we may be obliged to deduct withholding tax from any interest you earn in relation to your Facility and remit it to the Australian Taxation Office. The withholding tax rate is set by the Government and may vary from time to time.

For a Joint Facility, if each Facility holder does not quote their TFN or TFN exemption, withholding tax will apply to the whole of the interest earned on the Joint Facility.



If we have an address for you that is outside of Australia and/or you are a non-resident for Australian taxation purposes, we may be required to obtain your Tax Identification Number for the country you are a tax resident of. We may be obliged to deduct withholding tax from any interest you earn in relation to your Facilities and remit it to the Australian Taxation Office. We will also do this if you give us notice that withholding tax must be deducted because of your circumstances.

Joint Facilities

Where you choose to have a Facility with another person or a number of other people, each person named as a Facility holder for the Facility will be responsible for its operation and any debt incurred on it. Your liability with regard to the Joint Facility is both joint and several. This means that, if necessary, we can recover the outstanding debt by asking all or any one or combination of the joint holders of the Joint Facility for the whole amount owing.

If any party to a Joint Facility dies, the surviving joint holders automatically take the deceased joint holder's share in the Joint Facility.

If any party to a Joint Facility, is a Non-Associate, the Facility will be treated as being held by Non-Associates.

Children's Facilities

Facilities opened in a Child's name must be opened by the Child as the Facility holder. As we do not permit Facility holders under the age of 12, a Facility for the benefit of a child under 12 must be opened in the name of the adult wishing to provide for the child, unless there is a formal trust arrangement.

Children of any age - facility in the name of an adult with a Facility nickname

A facility can be opened in the name of a parent, guardian or other adult who wishes to use a Facility to hold funds that they intend to use in the future for the benefit of a Child. This is available for a Child of any age. In this case we open the Facility with a nickname or description that indicates the Facility is intended for that purpose. The attachment of a nickname or description to a Facility does not alter the nature of the Facility. The Facility remains held and owned by the Facility holder and we do not treat it as a trust Facility (unless we are advised of a formal trust arrangement). The Child has no rights to transact on the Facility, unless appointed as an authorised signatory.

When the Child is aged 12 or more, the adult Facility holder may choose to transfer any balance in the nickname facility into a new Facility that the Child opens in their own name.

Children aged 12 or older - facility in the Child's own name

We will only accept applications for children's Facilities where a Child is aged 12 or older. Children aged 12 or older may apply for and hold a Facility in their own name.

As Facility holder, a Child may choose to appoint a parent, legal guardian or other adult as an authorised signatory to the Facility. The Facility holder may also remove any signatory in the future.

A parent, adult or other guardian may also choose to open a Facility in their own name with a nickname or description for the benefit of a Child over 12 as outlined above.

Trust Facilities

You can open a Facility as an investment for a trust, however it is important to note that:

- we are not taken to be aware of the terms of the trust; and
- we do not have to verify that any transactions you carry out in relation to the Facility are authorised by the trust.

If you open a Facility on behalf of a trust, you indemnify us against any claim made upon us in relation to, or arising out of, that trust both personally and in your capacity as trustee.

Signing authority

Signing authority can be by way of a physical signature or LLL Online login.

You can provide instructions in relation to Facilities with more than one signatory on the basis of:

- 'any one to sign';
- 'all to sign'; or
- specific signing authority, e.g. 'two of four signatories to sign'.

'Any one to sign' means any one Facility holder or Authorised Signatory can authorise any action regarding the Facility, including changes to Authorised Signatories, making withdrawals from the Facility, giving us instructions to apply to a Term Investment Facility on the Maturity Date, and closure of a Facility. However an Authorised Signatory who is not a Facility holder to an individual Facility, cannot add Authorised Signatories or Authorised Users to that Facility. 'All to sign' means all Facility holders must authorise any action regarding the Facility including changes to Authorised Signatories, making withdrawals from the Facility, giving us instructions to apply to a Term Investment Facility on the Maturity Date and closure of the Facility.

Specific signing authority means any action regarding the Facility can be authorised in accordance with the specific instructions given to us by all Facility holders, including changes to Authorised Signatories, making withdrawals from the Facility, giving us instructions to apply to the Term Investment Facility on the Maturity Date and closure of the Facility.

If the Facility holders omit to indicate the signing authority regarding an Investment with more than one signatory, the Investment will default to 'all to sign'.



All Facility holders must consent to a Facility with more than one signatory having instruction provided on an 'any one to sign' or specific signing authority basis. However, any one Facility holder can alter this arrangement, to make it 'all to sign'.

If a Facility has its relevant instructions provided on a 'any one to sign' or specific signing authority basis, we may change the Joint Facility to operate on an 'all to sign' basis at our reasonable discretion (such as where we are aware that the Facility holders or Authorised Signatories are in dispute or to prevent a loss to you or us).

In addition to the above, Non-Individual Facility holders may authorise individual Authorised Signatories to open additional Facilities in the same name as their existing Facilities. The Non-Individual Facility holders must nominate the signing authority (e.g. 'any one to sign' or a specific signing authority basis) to apply for the specific purpose of opening additional Facilities.

Authorised Signatories

You can authorise us at any time to allow another person (aged 12 or over) to provide instructions regarding your Facility as an Authorised Signatory. An Authorised Signatory who is not a Facility holder to an individual Facility, cannot add Authorised Signatories or Authorised Users to that Facility.

You are responsible for and indemnify us for any loss, damage or cost we incur in respect of all instructions and transactions your Authorised Signatory carries out in relation to your Facility. You should ensure that the person you authorise to operate on your Facility is a person you trust fully.

You may cancel the Authorised Signatory's authority at any time by contacting us during our office hours. You do not need to obtain an Authorised Signatory's consent to cancel their access. However, you will remain liable for any transactions authorised by your Authorised Signatories until you cancel their authorisation.

Each Authorised Signatory to a Facility agrees to indemnify and keep indemnified LLL against all claims (including any claim made by a Facility holder), obligations, liabilities, expenses, losses, damages and costs that LLL may sustain or incur as a result of any transaction carried out in accordance with the Authorised Signatory's instructions.

Adding to Facilities

You can make additional contributions to your Facility as outlined below.

Contributions may only be made to a Term Investment Facility when you open the Term Investment Facility, on renewal of a Term Investment Facility or during a Grace Period by contacting us and requesting a transfer from an existing Instant Access or Notice of Withdrawal Facility in the same name.

Investing cash using Bank@Post

Additional investments of cash may be made in person at Australia Post outlets which offer the Bank@Post service and accept offline coded deposits. You will need to obtain a coded deposit slip from us to use the Bank@Post service. Australia Post outlets accept cash and coin to a maximum of \$9,999.95 per Facility per transaction with a limit on coin to a maximum of \$20.00.

Under law, we must report all inward cash transactions of \$10,000 or more to AUSTRAC.

Investing by cheque (applicable to Instant Access or Notice of Withdrawal Facilities only)

Additional investments by way of cheque may be made in person at our office or by posting the cheque to us with the details of the Investment you want it added to.

Additional investment by cheque may also be made at Australia Post outlets which offer the Bank@Post service and accept offline coded deposits. You will need to obtain a coded deposit slip from us to use the Bank@Post service. The total value of cheques per transaction must not exceed \$999,999.99 and will be subject to a clearance period of up to 5 days.

We will promptly present cheques provided to us under this section of the Terms and Conditions and demand payment on your behalf. You must provide us with any reasonable assistance we require.

We are not obliged to make funds available to you in respect of a cheque provided to us for an additional investment until we receive the funds from the drawee institution.

The usual clearance period is up to five days.

We may accept or refuse a cheque for an additional investment amount at our absolute discretion. Overseas cheques will not be accepted.

Cheques originally payable to a third party may not be accepted unless they are validly endorsed or verified to our satisfaction. You indemnify us against all claims and liability arising as a consequence of the cheque provided to us for an additional investment unless it is caused by our negligence, fraud or wilful misconduct.

Cheques that have been altered must bear the full signature of the drawer next to the alteration. Cheques with initialled alterations or with alterations that are not signed by the drawer may not be accepted for an investment or additional investment.

If you receive regular salary cheques, you can ask for these to be added to your Investment, without being subject to clearance periods. To qualify, you will need to provide us with written confirmation from your employer that the cheque represents a regular salary payment. Then, if the first salary cheque provided is cleared satisfactorily (the normal clearance period applies), we may allow you to immediately draw on future salary cheque investments where allowed under these Terms and Conditions. We may withdraw this privilege at any time without notice.

If you withdraw or transfer funds from your Facility prior to a cheque being cleared and it is later dishonoured, we will debit the amount from your Facility for the amount of the cheque and you must immediately return the funds to us.

Internal Transfers, Standard Transfers and Faster Payments (applicable to Instant Access or Notice of Withdrawal Facilities only).



Internal Transfers, Standard Transfers and Faster Payments into your Instant Access or Notice of Withdrawal Facility may be received from other LLL Facilities and from other financial institutions using:

- the LLL BSB 704 942 and the Facility (account) number for your Facility; or
- a PayID that has been created by you for your Facility (see the PayID section below for more details).

Transfers we receive for your Facility will be made available to you in accordance with our obligations under the rules, regulations and procedures that apply to the payment system the transfer was received through.

We may reverse a transfer credited to your Facility if we, for any reason whatsoever, do not receive value for it or we are required to return it to the sender under the rules, regulations or procedures that apply to the payment system the transfer was received through.

We may reject a transfer intended for your Facility, delay crediting it to your Facility or delay making the funds available to you, where:

- we reasonably believe we are required to do so in order to comply with any applicable laws (including any laws relating to anti-money laundering, counter terrorism financing or sanctions) or under the rules, regulations and procedures that apply to the payment system the transfer was received through;
- we reasonably believe doing so is necessary to prevent loss to you or us;
- we reasonably consider it necessary to do so to enable us to review or investigate the transfer for any fraudulent or illegal activity or for compliance with any applicable sanctions.

We are not liable to you for any loss or damage you suffer as a result of us rejecting a transfer intended for your Facility or any delay in the funds being made available to you in accordance with the above.

To avoid doubt, you have no right to require us to reverse, or to not reverse, any such transfer. Where we are required to reverse a transfer in accordance with applicable rules, regulations or procedures, no period of notice is required, even if the Facility is a Notice of Withdrawal Facility or a Term Investment Facility.

Withdrawals from Instant Access Facilities

You can make withdrawals from your Instant Access Facility as outlined below:

Cheque withdrawals

Cheque withdrawals may be made in person at our office, via the mail or through an LLL Online request.

You will need to provide us with the payee name and amount. The cheque drawn will be posted by regular mail directly to the postal address for the Facility and will not be sent direct to a third party.

All cheques drawn by us are drawn on an Australian bank with which we place our funds. Our cheques are not bank cheques; they are institutional cheques.

If a cheque we give you as a result of a withdrawal becomes stale, the funds may be credited to a Facility you hold with us. If you do not hold a Facility with us, we will pay you the amount of the cheque (without interest) on request.

To stop a cheque due to it being lost or for any other reason, call us as soon as possible. A cheque cannot be stopped if it has already been presented.

Cheques issued by us must not be altered or tampered with in any way.

Cheques drawn in favour of third parties are provided under a separate non-cash payment facility issued by us, and subject to the terms and conditions contained in our Product Disclosure Statement 'Non-Cash Payment Facilities'.

Non-Cash Payments

Non-cash payments such as Standard Transfers, Faster Payments and BPAY can be made from an Instant Access Facility where you also hold a non-cash payment facility issued by us pursuant to the terms contained in our Product Disclosure Statement 'Non-Cash Payment Facilities'. The terms of that PDS also govern Internal Transfers to Facilities held in the names of other investors.

Internal Transfers

Internal Transfers from your Instant Access Facility to another Facility may be made in person at our office, by sending withdrawal form to us or via LLL Online. We will be under no obligation to make a transfer if your Instant Access Facility has insufficient available funds and/or the transaction contravenes the conditions that apply to the operation of your Instant Access Facility or under any separate terms that may apply (including those under any Product Disclosure Statement).

Withdrawals from Notice of Withdrawal Facilities

Withdrawals from a Notice of Withdrawal Facility can only be made where you provide us with at least 31 days' notice prior to the withdrawal, and you have no right to demand withdrawal on any shorter notice period.

Withdrawals may be made by requesting a transfer to a bank account nominated by you and held in the same name as the Notice of Withdrawal Facility or by cheque withdrawal payable to the Facility holders. In addition Associates may also withdraw funds by transfer to accounts or Facilities held by third parties or in the same name as the Notice of Withdrawal Facility but with non-bank entities or cheques drawn in favour of third parties.

Funds in your Notice of Withdrawal Facility may be transferred to a Term Investment Facility (as allowed under the terms of that Facility) or another Notice of Withdrawal Facility in the same name without providing 31 days' notice.



If you have a need in the future to immediately withdraw or transfer funds being invested into a Notice of Withdrawal Facility, other products may be more suitable.

We may, in our discretion, permit a full or partial withdrawal on shorter notice but only in exceptional circumstances involving financial hardship. Contact us if you have an urgent and unexpected need for access to funds in a Notice of Withdrawal Facility using the contact details at the end of these Terms and Conditions.

Transfers

Transfers from your Notice of Withdrawal Facility to a nominated bank account may be requested in person at our office or by providing a withdrawal form to us. You will need to provide the BSB and account number of the receiving account and for Non-Associates, any evidence we may require that the account is in the same name as the Notice of Withdrawal Facility.

We will be under no obligation to make a transfer if your Notice of Withdrawal Facility has insufficient available funds and/or the transaction contravenes the conditions that apply to the operation of your Facility.

Transfers to third parties by Associates are provided through a separate non-cash payment facility issued by us pursuant to the terms contained in our Product Disclosure Statement 'Non-Cash Payment Facilities'.

Cheque withdrawals

Cheque withdrawals may be made subject to the same terms contained above under "Withdrawals from Instant Access Facilities" subject to the additional restriction that for Non-Associates the cheque must be payable only to the Facility holder/s. Requests must comply with any notice requirements.

Withdrawals from Term Investment Facilities

Withdrawals may be made from a Term Investment Facility held by Associates by:

- transfer to an existing Facility held by the Associate.

Withdrawals may be made from a Term Investment Facility held by Non-Associates by:

- transfer to an existing Notice of Withdrawal Facility in the same name as the Term Investment Facility; or
- transfer to an existing Term Investment Facility in the same name (during the Grace Period of the existing Term Investment Facility); or
- transfer to a new Term Investment Facility in the same name; or
- transfer to your Linked ADI Account; or
- a non-negotiable cheque payable to the Facility holder(s).

You can provide instructions in relation to a withdrawal or redemption for a Term Investment Facility either:

- As part of your instructions on establishing your Term Investment Facility as to what happens to the interest and the balance on the Maturity date; or
- By contacting us and providing further instructions

Other than where you seek to make an Early Withdrawal, withdrawals may only be made on a Maturity Date. You may provide instructions to make a withdrawal on a Maturity Date or before the Maturity Date. If you have already provided instructions, you may change those instructions by contacting us at least one business day prior to the Maturity Date. Where your instructions are to transfer the funds to an existing Notice of Withdrawal or a new Term Investment Facility (or to be added to an existing Term Investment Facility in any Grace Period), these will be subject to a further minimum 31 day notice period for redemption in respect of that new or existing Notice of Withdrawal or Term Investment Facility.

If no instruction has been given to redeem your funds by close of business on the Maturity Date then the balance of your Term Investment Facility will be reinvested for a Further Term as outlined below under "Term Investment Facility Maturity Dates".

You can also make an Early Withdrawal from your Term Investment Facility (including a partial withdrawal) before a Maturity Date. However:

- you must give us at least 31 days' notice prior to making the withdrawal; and
- the interest you earn will be reduced as a result of the Early Withdrawal.

If you make an Early Withdrawal, the following will apply in relation to interest you earn on the Term Investment Facility:

- Interest for the withdrawal amount for the current term of the Term Investment Facility up to the date of the Early Withdrawal will be calculated at the lower of the interest rate that would have applied during that period if the Facility was an interest-bearing Notice of Withdrawal Facility instead of the rate that was set at the start of the current term or the Term Investment rate.
- Where we have already credited interest to your Term Investment Facility, we may make any adjustments to the balance of your Term Investment Facility to reflect the above interest changes as a result of an Early Withdrawal.

If you request an Early Withdrawal before a Maturity Date without giving us at least 31 days' prior notice, we may delay the withdrawal until 31 days after we receive your withdrawal request or notice of your intention to withdraw or the next Maturity Date, whichever occurs first.

We may, at our discretion, waive the notice period for an Early Withdrawal, but only in exceptional circumstances involving financial hardship. Contact us if you have an urgent and unexpected need for access to funds in a Term Investment Facility using the contact details at the end of these Terms and Conditions.

If you have a need in the future to immediately withdraw or transfer funds being invested into a Term Investment Facility, other products may be more suitable.



Term Investment Facility Maturity Dates

On each Maturity Date the balance of your Term Investment Facility will reinvest on the terms and conditions (subject to any changes we notify you of prior to the Maturity Date) for a Further Term equal to the term that has just ended, at the interest rate we are then offering for that term for the amount of the balance of the Term Investment Facility, unless at the Maturity Date:

- the balance of the Term Investment Facility is redeemed in full;
- you have instructed us not to reinvest the Term Investment Facility and to pay the balance into an Instant Access or Notice of Withdrawal Facility held by us (available to all investors) or your Linked ADI Account or by non-negotiable cheque in the name of the Facility holders (as a Non-Associate);
- you and we agree to a different term and interest rate, in which case the agreed term and interest rate will apply together with these terms and conditions (as varied) for the Further Term; or
- we notify you that we have decided, in our discretion, to close your Term Investment Facility.

You may change your instructions by contacting us prior to or on the Maturity Date.

If you withdraw part but not all of the balance of your Term Investment Facility or, during a Grace Period, make additional contributions into your Term Investment Facility, we may adjust the interest rate that applies for the Further Term to the interest rate we are offering for the applicable term for the balance of the Term Investment Facility.

At least 5 business days before a Maturity Date we will give you notice telling you:

- the interest rate that will apply to your Term Investment Facility once it reinvests or how and when you can ascertain that interest rate;
- that the interest rate that will apply to your Term Investment Facility once it reinvests will or may be less than the interest rate that applied before the Maturity Date, if that is the case; and that if you wish to withdraw part or whole of the balance of your Term Investment Facility on the Maturity Date, you can do so by notifying us on or before the Maturity Date.

By opening a Term Investment Facility, you consent to the reinvestment of your Term Investment Facility at the end of the original term and each successive Further Term as set out in this clause (you can withdraw your consent by giving us instructions to the contrary).

Restrictions on withdrawals and redemptions

We may restrict withdrawals or redemptions from a Facility where we have reasonable grounds to believe that we may not be able to pay all current and future withdrawals and redemptions to Facility holders as and when they fall due. We may make exemptions to any general restriction on withdrawals or redemptions where it is necessary to do to alleviate an individual Facility holder's financial hardship.

Facility statements

Where we are required to provide you with a statement for your Facility, we will do so at least annually.

You should check your statement as soon as it is available to you and tell us immediately if there are any unauthorised transactions or errors.

We will provide you with statements for Facilities electronically unless you require paper statements. You can elect to receive paper statements by post by contacting us. If you elect to receive paper statements by post for a Joint Facility we will issue the statement by post to the first named Facility holder of the Joint Facility.

If your Facility is a Term Investment Facility, we will only provide you with statements electronically and you may not elect to receive paper statements by post.

We will make electronic statements available for you to view and download via LLL Online.

We will notify you that a new electronic statement is available via the email address you provide us with and also the next time you log in to LLL Online. You must ensure we have your current email address at all times. If we become aware that your recorded email address is invalid, we may send you paper statements by post until your email address is updated.

Change of name or contact details

You must notify us promptly if you change your name, address or contact details, including your email address, and provide us with any documents that we reasonably request to verify your changed name or contact details.

Overdrawn Facilities and Facility Combination (applicable only to Instant Access Facilities)

Overdrawn Facilities

You must keep sufficient cleared funds in your Instant Access Facility to cover all debit transactions such as direct debits. If you do not, we will generally dishonour these transactions. You cannot set up a direct debit for or overdraw a Notice of Withdrawal or Term Investment Facility.

Alternatively, we may honour the transactions and overdraw your Instant Access Facility. We will charge you interest at our current overdraft interest rate, calculated on the daily closing balance.

If we honour a transaction that overdraws your Instant Access Facility you must arrange for the overdrawn amount to be repaid to us immediately.

We may also transfer funds from one of your Facilities to clear the overdrawn amount.

Facility combination

We may offset the credit balance of your Instant Access Facility against any debt owing by you to us (which has otherwise not been paid) from time to time.



We may transfer amounts from your Instant Access Facility to another Facility or loan you have with us, or combine your Instant Access Facility with one or more other Facilities into a single Facility, where the Instant Access Facility and the other Facilities are held in the same name. This may become necessary if, for example, your Instant Access Facility becomes overdrawn, or there are insufficient funds in your Instant Access Facility to cover a direct debit or other transaction. However, we have no obligation to do so in order to facilitate a direct debit or other transaction being honoured. We do not have to tell you before we do this but we will tell you as soon as possible after we exercise this right.

Closing Facilities

Closing Instant Access Facilities

You can close your Instant Access Facility at any time.

We can close your Instant Access Facility at our absolute discretion by giving you reasonable notice (which will not be less than 30 days unless giving less notice is necessary to manage a material and immediate risk) and, where we close your Instant Access Facility, paying you the balance of the Instant Access Facility and any interest owing.

Closing Notice of Withdrawal Facilities

You can close your Notice of Withdrawal Facility by providing us at least 31 days written notice of your request to close the Notice of Withdrawal Facility and withdraw all funds in accordance with the withdrawal requirements in these Terms and Conditions.

We can close your Notice of Withdrawal Facility at our absolute discretion by giving you reasonable notice (which will not be less than 31 days) and, where we close your Notice of Withdrawal Facility, paying you the balance of the Notice of Withdrawal Facility and any interest owing.

Closing Term Investment Facilities

You can close your Term Investment Facility by withdrawing the balance of the Term Investment Facility as and when permitted by these Terms and Conditions.

We can close your Term Investment Facility at the end of a term and prevent it from reinvesting on a Maturity Date at our absolute discretion by giving you notice, and, where we close your Term Investment Facility, paying you the balance of the Term Investment Facility and any interest owing by transferring it to your Notice of Withdrawal or Instant Access Facility or Linked ADI Account or by issuing a non-negotiable cheque to you.

Closing Facilities without notice

In addition to our right to close a Facility as outlined above, in certain circumstances we may close your Facility on a lesser period of notice or without prior notice in order to limit our risk, your risks or risks to third parties. If we close your Facility without prior notice, we will provide written notice to you promptly following that closure.

The circumstances where we may close your Facility without notice or with less than 30 or 31 days' notice (as applicable) include:

- where we are required to do so by law or in order to comply with our legal or other regulatory obligations (including payment system rules);
- you don't provide us with information we reasonably require to verify your identity or the source of any funds invested in a Facility or to otherwise comply with our legal obligations or other regulatory obligations (including Card scheme and payment system rules);
- you don't provide us with accurate and up to date Foreign Tax Residency Status information;
- we reasonably believe that:
 - doing so is necessary to prevent loss to you or us;
 - you are using your Facility in a manner that may result in loss to you or us;
 - there is fraudulent activity occurring in relation to your Facility
 - your Facilities or LLL Online is being operated in breach of these terms and conditions or the terms and conditions contained in any PDS we issue in a way that increases risk to you or us;
 - your use of your Facility's functions or activities you undertake in connection with your Facility are at high risk of involving fraudulent or other unlawful behaviour or loss to us or other persons (for example, activities that are at high risk of being involved in scams);
 - you provided us with false or misleading information when we opened your Facility which materially increases the risks we are exposed to and we would not have allowed your Facility had the correct information been provided to us;
 - your Facility's functions are being used to defame, harass or threaten any person, or to promote or encourage physical or mental harm of any person or to promote violence against any person (including in the use of the payment descriptions and/or references; or
 - your Facility or your use of the Facility may in any other way have a significant adverse effect on the reputation of LLL, the LCA, any associated organisations of the LCA, or on our ability to fulfil our charitable purposes.

Where we rely upon this provision to close a Term Investment Facility, interest will be paid on the Term Facility up to the date of closure at the agreed rate.

Anti-Money Laundering (AML) and Counter Terrorism Financing (CTF) requirements

We meet the regulatory and compliance obligations of AML and CTF laws both in Australia and overseas. These obligations mean that:

- we may be required to disclose information provided to us or any other information where required by law in Australia or any other country. This includes the release of information regarding LLL Online transactions to Australian and overseas regulators;



- your transactions could be delayed, blocked or frozen if we (or any correspondent financial institution involved in processing the transaction) believe on reasonable grounds that processing the transaction may be in breach of the law of Australia or any other relevant country; and
- you release us from all liability to you if we delay or block any transaction or refuse to pay any money or do anything else affecting a transaction or Payment in the reasonable belief that a transaction or Payment would contravene any law in Australia or any other country.

You agree that you will not initiate, engage in or effect a transaction or Payment that may breach any law in Australia or any other country. If you do so, you indemnify us against any loss or liability we may incur which arises from such a transaction or Payment.

LLL Online

LLL Online provides online access to your Facilities.

A Facility is required to enable LLL Online access. If you already have a Facility, you can register for LLL Online by contacting us. Approval as an Authorised User of LLL Online is at our discretion.

If we accept your application to register for LLL Online, you will be provided with a Login ID and a temporary Password. Your Login ID and Password are the method of accessing or viewing your Facilities through LLL Online. For your security, the first time you access LLL Online you will be required to change your Password to one of your choice.

An instruction given to us through LLL Online using your Login ID and Password constitutes a valid and irrevocable authority to us to follow those instructions.

Three unsuccessful consecutive login attempts using your Login ID and an incorrect Password will result in your access to LLL Online being blocked. You will need to contact us to reactivate your access.

An Authorised Signatory may ask us to cancel or restrict an Authorised User's access to a Facility through LLL Online at any time.

If a Facility requires two or more signatories to withdraw funds from a Facility, any Payment instructed in LLL Online needs to be authorised by two or more of the Authorised Users that have registered for LLL Online with access to the Facility from which the Payment is being made.

'Enquiry only' access to LLL Online is also available to Authorised Users. This type of access does not allow for any transactions to be made. Authorised Signatories can authorise someone who is not an Authorised Signatory to have 'enquiry only' access upon written request.

We do not warrant that you will have 24 hours a day, seven days a week, access to LLL Online or to One Time Passwords.

We may cancel, modify or restrict your access to and use of LLL Online at any time by giving you reasonable prior notice of not less than 30 days. We may also cancel, modify or restrict your access to and use of LLL Online, without notice, if:

- we are required to do so by law or in order to comply with our legal or other regulatory obligations (including payment system rules);
- you don't provide us with information we reasonably require to verify your identity and/or the source of any funds invested in a Facility or to otherwise comply with our legal obligations or other regulatory obligations (including Card scheme and payment system rules);
- you don't provide us with accurate and up to date Foreign Tax Residency Status information; or
- we reasonably believe that:
 - doing so is necessary to prevent loss to you or us;
 - you are using your Facility's functions or LLL Online in a manner that may result in loss to you or us;
 - there is fraudulent activity occurring in relation to your Facilities or LLL Online;
 - your Facilities or LLL Online is being operated in breach of these terms and conditions or the terms and conditions contained in any PDS we issue in a way that increases risk to you or us;
 - your use of your Facility's functions or LLL Online or activities you undertake in connection with your Facilities or LLL Online are at high risk of involving fraudulent or other unlawful behaviour or loss to us or other persons (for example, activities that are at high risk of being involved in scams);
 - you provided us with false or misleading information when we opened your Facilities or issued you with LLL Online access which materially increases the risks we are exposed to and we would not have allowed your Facility or issued you with LLL Online had the correct information been provided to us;
 - your Facility's functions or LLL Online are being used to defame, harass or threaten any person, or to promote or encourage physical or mental harm of any person or to promote violence against any person (including in the use of the payment descriptions and/or references); or
 - your Facility's functions or LLL Online or the use of LLL Online by any Authorised User may in any other way have a significant adverse effect on the reputation of LLL, the LCA, any associated organisations of the LCA, or on our ability to fulfil our charitable purposes.

LLL Online key features

Using LLL Online, Authorised Users may do the following in relation to a Facility depending on the type of access provided to the Authorised User or the Facility type:

- view Facility listings and balances
- view/download transaction details



- view interest details
- view and download statements
- view future payment requests (Instant Access and Notice of Withdrawal Facilities only)
- Transfer In (available only for Instant Access and Notice of Withdrawal Facilities)
- update contact details
- set up security options
- change password
- register and modify a PayID (for incoming payments only)
- send and receive secure messages to/from LLL
- view PayTo Payment Agreements (Instant Access Facilities only)

LLL Online provides payment functionality for Instant Access Facilities only. This functionality is only available where you hold a non-cash payment facility issued by us pursuant to the terms and conditions contained in our Product Disclosure Statement "Non-Cash Payment Facilities". Refer to the PDS for further details on that additional functionality

We may change the LLL Online features from time to time by providing reasonable prior notice to you (taking into consideration the change and the reason for it).

LLL app

The LLL app is designed specifically for mobile devices and offers a fast, simple and convenient mobile investment management experience.

The LLL app is not a stand-alone product or facility. It is an additional feature of LLL Online and is only available to LLL investors who have registered for LLL Online.

The LLL app provides limited functionality in regard to Notice of Withdrawal and Term Investment Facilities. Greater functionality is provided for Instant Access Facilities. The functionality that is available for Instant Access Facilities is only available where you hold a non-cash payment facility issued by us pursuant to the terms contained in our Product Disclosure Statement 'Non-Cash Payment Facilities' (PDS). Refer to the PDS for further details on that additional functionality.

LLL Online daily Payment limits apply to the use of the LLL app.

Features available for Notice of Withdrawal and Term Investment Facilities

The LLL app will allow you to check your investment balance and transaction history and update your personal details. You can also view your interest (interest-bearing Notice of Withdrawal Facility), register a PayID or modify your PayID and view future payment requests.

Not all LLL Online services and features are available on the LLL app. The features available to you in the LLL app, the way in which you can access and use the LLL app and the transactions and actions you can conduct using the LLL app may differ depending on the access you are provided and may change from time to time without notice to you.

Downloading the LLL app and logging in for the first time

You may only access and use the LLL app on a compatible mobile device. Your mobile device may be incompatible if you are unable to download the LLL app or if the LLL app does not load or perform on your mobile device.

Before you register the LLL app you must log in to LLL Online via a web browser and change your Password from the initial code provided to you by us. You will need your LLL Online Login ID and Password to gain access to the LLL app.

Download the LLL app (called 'LLL Australia') from the Apple App Store or Google Play™ store from your mobile device depending upon your mobile device type.

As part of the registration process you will need to select the Login Authentication option being either a PIN, Pattern or Touch ID/Facial Recognition ID (if supported). You can change the Login Authentication option in the LLL app settings.

If you delete the LLL app from your mobile device or replace your mobile device, you may be required to download the LLL app again and re-register the LLL app.

Security

In operating the LLL app you must maintain an appropriate level of security. This includes:

- keeping your LLL app Login Authentication private,
- ensuring your mobile phone is protected by the latest software and security updates available.

You must:

- never use a Login Authentication that is obvious or can be easily guessed
- never tell or let anyone find out your Login Authentication
- never keep a record of the Login Authentication with your mobile device
- lock your mobile device and take any reasonable steps to stop unauthorised use



- notify us immediately if you suspect your Login Authentication details have become known to or are being used by someone else
- only install applications through the Apple App Store or Google Play™ Store on your mobile device
- do not allow anyone to register their biometric information on your mobile device
- never leave your mobile device unattended and logged into the LLL app, and
- only use the LLL app with a compatible mobile device.

You may be liable for unauthorised transactions if you breach any of these Terms & Conditions.

Suspension or Termination

Acting reasonably, we may cancel, modify or restrict your access to, and use of, the LLL app at any time. We will give you reasonable advance notice if we do so, unless we need to do so to manage a material and immediate risk.

Outside Australia

If you travel outside of Australia you may still have access to the LLL app. You should check with your telecommunications provider that the mobile device will be able to use relevant networks in those countries in which you are travelling.

Costs

We do not charge a fee for the LLL app, however, you may incur data charges from your network provider for downloading the LLL app and using the LLL app. Check with your relevant service provider for more details. LLL is not liable for any data costs you may incur.

Access and Availability

Access is subject to you having the LLL app on a compatible mobile device and being registered and logged in. An online connection is required to log in and to use the functionality of the LLL app. The functionality available to you will be limited to the functionality of the LLL app and any restrictions that we may put in place.

Compatible Mobile Devices

Not all mobile devices are capable of accessing and using the LLL app. You are responsible for using, having or obtaining a compatible mobile devices in connection with any use of this service. Contact us for details of supported operating systems.

Any conditions of use relating to a device or the use of any telecommunications network to access LLL app are your responsibility.

Changes to these Terms and Conditions

We may change these Terms and Conditions at any time by giving you notice of the change (at least 30 days prior notice if the change is unfavourable to you). We will notify you of any changes via publication on the LLL website. We may also notify you of any changes by notice to you via your mobile device or the Apple App Store or Google Play™ store.

Transfer In

To facilitate a Transfer In from your nominated account with another financial institution or ADI you need to execute a direct debit request by contacting us. By providing us with your instructions and authority you authorise and enable us to debit funds from your nominated account at another financial institution or ADI and credit your Facility using the Transfer In function.

When you request a Transfer In to occur, there may be a clearance period of up to three days before you can access these funds.

You should ensure you have sufficient cleared funds in your other financial institution or ADI's account when you instigate the Transfer In otherwise the Transfer In may be rejected by the other financial institution or ADI.

PayID

The PayID Service enables payers to conduct secure funds transfers to payees through the NPP using an alternative identifier instead of the BSB and account number. Unless you are an Associate, a PayID is used in connection with a Facility to allow payments to be made into the facility only.

Associates can refer to the separate Product Disclosure Statement 'Non-Cash Payment Facilities' for information about making payments.

Creating a PayID is optional. We will not create a PayID for your Facility without your consent.

Creating a PayID for your Facility

A PayID can only be created for your Facility if:

- we are able to verify your identity in a manner that is satisfactory to us;
- you own or are authorised to use the PayID;
- the PayID is not likely to be misleading as to who you or another holder for the Facility are; and
- creating the PayID will not infringe on the intellectual property rights of any person.

We may refuse to create a PayID for a Facility for any reason, including where we are not satisfied that the above requirements have been met.

The PayID Types we allow you to create for your Facility may differ depending on your circumstances and the type of Facility you have. Not all Facility types are eligible to have certain PayID Types or any PayIDs created for them. Your PayID must be a supported PayID Type. The PayID Types supported by us are mobile phone numbers, email addresses, ABNs and Organisation IDs. The PayID Type of ABN and Organisation ID are restricted to business Facilities only. If you are already using a particular credential (such as your email or mobile number) as a PayID with another



financial institution, it is not possible to simultaneously use the same credential as a PayID for your LLL Facility.

Some PayID Types must be requested using LLL Online. However, other PayID Types can only be requested by contacting us by telephone or in person.

We will tell you which Facility types can have which PayID Types created for them (if any) on request. We will also tell you, on request, which PayID Types must be created using LLL Online and which PayID Types can only be created by contacting us by telephone or in person, which may change from time to time.

By requesting that we create a PayID for your Facility:

- you assure us that you own or are authorised to use the PayID;
- you agree to immediately notify us if any of the information you provide to us when creating the PayID changes or becomes incorrect or misleading;
- you acknowledge that the PayID and information relating to you and your Facility (including the PayID Name, the BSB and Facility number) will be registered in the PayID service which is operated by NPP Australia Ltd (not us); and
- you acknowledge that, depending on the policy of a payer's financial institution, your PayID Name may be displayed to payers (who send Payments to you using your PayID) for verification purposes.

The PayID Name registered in the PayID service for your PayID must reasonably represent the name of a holder of the Facility. We may change the PayID Name associated with a PayID at any time if we think doing so is necessary to ensure it reasonably represents the identity of an account or Facility holder.

You may choose to create more than one PayID for your Facility but each PayID must be unique and can only be created once for all financial institution accounts in Australia (see below for details on transferring PayIDs).

If your Facility is a Joint Facility, you and each other joint Facility holder can create unique PayIDs for the Facility.

Duplicate PayIDs and PayID Disputes

Once your PayID is created and linked to your Facility, it cannot be used in relation to any other Facility with us or with an account with another financial institution. The PayID Service does not support duplicate PayIDs. If you try to create or request a PayID for your Facility which is identical to another PayID in the PayID Service, it will be rejected and we will advise you of this.

If a PayID cannot be created for your Facility because it has already been created by someone else you may lodge a dispute by contacting us, and, if we are satisfied that you own or are authorised to use the PayID, we will contact the financial institution that has registered the PayID to determine whether that financial institution should close the PayID. However, there is no guarantee that the dispute will be resolved in your favour or result in you being able to create the PayID for your Facility (for example, if the other financial institution's customer is also authorised to use the PayID). We will promptly notify you of the outcome of the dispute.

Transferring your PayID to another Facility

You can transfer your PayID from one Facility with us to another Facility with us through LLL Online

and this will generally be effective immediately.

If you want to transfer your PayID to another financial institution it is a two-step process. Firstly, you must place your PayID into a transfer state within LLL Online and then, secondly, you must complete the transfer by creating the PayID with the other financial institution. Until the transfer is completed, NPP Payments to your PayID will be directed to your Facility with us. If the other financial institution does not complete the transfer within 14 days, the transfer will be deemed to be ineffective and your PayID will remain with your Facility. You will need to start the process again if you want to proceed with the PayID transfer.

Transferring your PayID from another financial institution to your Facility with us

To transfer a PayID that you created for an account with another financial institution to your Facility with us, you will need to start the process with that financial institution and tell them that you want to transfer the PayID and then create or request that we create the PayID for your Facility as set out above. The other financial institution must action your request within one Business Day unless you agree to another time period.

Closing your LLL PayID

You can close your PayID at any time by managing it in LLL Online. We will close your PayID when your Facility is closed or your PayID has been misused.

You are responsible for closing your PayID when you no longer have authority to use it or if the information you give us when the PayID is created changes.

Locking and unlocking your PayID

You acknowledge and consent to us locking your PayID without prior notice to you if we have reasonable grounds for doing so. Without limitation, this includes where:

- we reasonably suspect misuse of your PayID or use of your PayID to procure funds fraudulently;
- we reasonably believe or suspect that you do not own and are not authorised to use the PayID;
- we reasonably believe or suspect that the information you provide to us or the statements you make to us when creating the PayID are incorrect, incomplete or misleading;
- you fail to comply with your obligations under these Terms and Conditions relating to your use of the PayID Service; or



- we have closed or restricted your Facility or you cease to be authorised to use the Facility.

We will tell you if we lock a PayID created for your Facility, within a reasonable period of doing so, unless it was done at your request.

A request to unlock a locked PayID may be made by contacting us.

The PayID Service may also automatically lock or close a PayID if no NPP Payments have been made using the PayID and no updates to the information relating to the PayID are made for 10 years.

A PayID cannot be transferred or updated while it is locked and no payments can be received using a PayID while it is locked.

Privacy

By creating or requesting a PayID for your Facility you acknowledge that you authorise and consent to:

- us disclosing your personal information and other information to NPP Australia Ltd as necessary to create the PayID in the PayID Service including the PayID, PayID Name and Facility Details; and
- third parties, such as NPP Australia Ltd and other financial institutions that connect to or use the NPP collecting, storing, using and disclosing that information for the purposes of constructing NPP Payment messages, enabling payers to make NPP Payments to you, and to disclose your PayID Name to payers for validation in accordance with the NPP regulations and NPP procedures.

PayID liability

We are not liable to you for any loss or damage you suffer as a result of:

- a PayID being created for your Facility or you using or attempting to use a PayID
- that has been created for your Facility;
- us refusing to create a PayID or any delay in a PayID being created for your Facility;
- us locking or closing a PayID that has been created for your Facility; or
- any failure or malfunction of the NPP (including the PayID Service) or any of our systems or procedures that use or connect with the NPP.

You indemnify us against, and will be liable to us for, any direct or indirect loss, damage, charge, expense, fee or claim we may suffer or incur in respect of any PayID that is created for your Facility, any Misdirected Payments relating to such a PayID or your use or attempted use of a PayID. We may debit any such loss, damage or cost to any Facility you hold with us. However, in no circumstances will you be liable for any loss, damage, charge, expense, fee or claim to the extent it was caused by negligence, fraud or wilful misconduct on the part of us, our employees or agents.

LLL Online for business

Authorised Users with LLL Online access to business Facilities benefit from the features of LLL Online but also additional business features that are available upon request and subject to our approval.

Features include:

- controlling the Facilities and type of access available to Authorised Users including full access, 'enquiry only' access, 'data entry only' access or no access.
- setting daily Payment limits for Authorised Users.
- setting and modifying the Authorised User's Password.
- setting email addresses for Authorised User's to receive email alerts on Facilities that require 'two to sign' so that the second Authorised Signatory can be alerted to authorise a Payment.

If you or another Authorised Signatory are appointed as an administrator to use the additional business features:

- you are liable for the acts or omissions of all Authorised Users as if they were your own, even if they were not authorised by you or exceeded any authority given by you;
- you must remove access to Authorised Users once they cease to be employed by your business or where you no longer want them to have access to LLL Online and the additional business features; and
- you must advise us of any changes to Authorised Signatories of the Facilities.

We may terminate access to the additional business features at any time.

Mistaken Internet Payments

Mistaken Internet Payments received into Your Facility

Where we have been notified by a financial institution or ADI that you were the unintended recipient of a Mistaken Internet Payment, you agree that we may debit the funds from your Facility, to the value of the Mistaken Internet Payment, and return it to the sender in accordance with the recovery procedures outlined below.

To avoid doubt, this clause applies to all Facilities. We do not need to observe any notice period applicable to a Facility if we must reverse a transaction connected with a Mistaken Internet Payment.

We will only initiate the recovery procedures outlined below if, after our investigation into the Payment we are satisfied that a Mistaken Internet



Payment has been made to your Facility.

Recovery procedures for return of Mistaken Internet Payments received into your Facility

Mistaken Internet Payments reported to a sending financial institution within ten Business Days of the Payment being made will be returned from your Facility to the sending financial institution by us within ten Business Days of receiving the request from that financial institution.

We are not required to notify you or receive your prior consent to return the Mistaken Internet Payment.

For Mistaken Internet Payments reported to a sending financial institution between ten Business Days and seven months of the Payment being made, we will restrict access to your Facilities to the value of the Mistaken Internet Payment only. We will then notify you that the Mistaken Internet Payment will be withdrawn from your Facility and returned to the sending financial institution within ten Business Days commencing from the date the funds were restricted, unless you are able to establish entitlement to the Mistaken Internet Payment within this timeframe. We are not required to receive your prior consent to return the Mistaken Internet Payment.

For Mistaken Internet Payments reported to a sending financial institution after seven months of the Payment being made we are required to seek your consent to return the Mistaken Internet Payment to the sending financial institution.

In the event you have insufficient funds in your Facilities to cover the value of the Mistaken Internet Payment into your Facilities being returned as set out above, we may make reasonable efforts to recover the funds from you including discussing repayment options.

Complaints about Mistaken Internet Payments

If you are not satisfied with our handling of a Mistaken Internet Payment then you may escalate your complaint in accordance with the section for Complaints.

Your technology

It is your responsibility to obtain and maintain any electronic equipment which you may need to use LLL Online.

You must not leave your computer or mobile device unattended whilst it is logged into LLL Online and must log off from LLL Online once you finish using the service on each occasion.

You must maintain up-to-date internet security software on the computer or other mobile device that you use to login to LLL Online.

We recommend that you read and employ the principles provided on the LLL website www.lll.org.au about how to protect your funds and enjoy safer and more secure LLL Online services.

Password security

If your Password is stolen or compromised, you suspect that your Password is compromised or you suspect unauthorised use of your Password, you must immediately login to LLL Online and change your Password and then inform us. As a matter of security you should regularly change your Password.

If you forget your Password you may inform us by calling us during business hours and requesting a new Password. We will only change and advise you of the new Password once we have successfully verified your identity.

Your Password to LLL Online is confidential and we rely on it as constituting your electronic signature. You must ensure that you:

- keep your Password secure and protected;
- take reasonable steps to protect the security of any record of a Password, although we strongly recommend you memorise your Password and do not record it;
- do not select a Password that is easily identified with you;
- do not select a Password which is a common or easily guessed combination;
- do not keep a record of a disguised Password which would enable someone to easily decipher it;
- do not disclose your Password to any person (including a family member or friend); and
- do not allow another person to observe you entering your Password.

We recommend that you read the information provided on the LLL website www.lll.org.au/llonline on Password security.

One Time Password security

[UPDATE: Use of security tokens will no longer be supported from 30 June 2026. One Time Passwords may only be provided via SMS to your registered mobile phone from this date].

LLL Online provides for an additional layer of security in the form of One Time Passwords.

Use of One Time Passwords can increase the level of security by providing you with a unique single use password each time you seek to access LLL Online and/or before we accept certain instructions from you via LLL Online.

A One Time Password is sent to your registered mobile phone via an SMS or generated by having a security token.

We may, in our discretion, require you to use a One Time Password before you access LLL Online and/or before we accept certain types of instructions from you via LLL Online. We may also determine, in our discretion, which types of instructions require a One Time Password and we may change the types of instructions from time to time without notice to you. We may also give you the option of electing to use One Time Passwords for certain purposes, by registering to use them, if we have not already required the use of One Time Passwords for those purposes.



If we require that you validate or authorise an LLL Online instruction using a One Time Password, or you have elected to do so, we are not required to accept and process the instruction unless and until you correctly enter a One Time Password to confirm the instruction.

To use One Time Password security effectively you must ensure that your registered mobile phone or security token are kept secure and not allow any other person to use or access it.

You should notify us if your security token or mobile phone is lost or stolen, or if you change the mobile phone number you have registered for One Time Password security.

One Time Passwords may not be available to you outside of Australia, which may affect your ability to access LLL Online when overseas.

LLL's responsibilities and obligations

Accuracy of information

LLL will endeavour to take all reasonable steps to ensure the information provided by the LLL is free from error but does not warrant that the information will be error free.

Complaints

We accept that sometimes things can go wrong, and when this happens we're determined to make them right again.

Most problems can be resolved quickly and simply by contacting us (see 'How to contact us' below).

Our staff will, wherever possible, take immediate steps to resolve your complaint.

Our Complaints Policy is available on our website and provides information about how you can make a complaint about us or any of our products or Facilities and how we will handle and respond to a complaint. A copy of our Complaints Policy is also available on request.

We will provide you with a written response within 30 days of receiving your complaint where you request a response or if your complaint relates to hardship, and in all other circumstances except where:

- Within 5 business days of receiving your response we have resolved it to your satisfaction (unless you request a written response) or, if we can take no further action to reasonably address it, we've given you an explanation and/ or apology; or
- There's no reasonable opportunity for us to provide the response within 30 days because resolution of your complaint is particularly complex and/or circumstances beyond our control are causing complaint management delays, in which case we will notify you with 30 days about the reasons for the delay and of your right to complain to the Australian Financial Complaints Authority (AFCA).

If you are not satisfied with the outcome or your complaint or of the way we have handled your complaint you can lodge a complaint with the Australian Financial Complaints Authority (AFCA):

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: AFCA, GPO Box 3, Melbourne VIC 3001

Financial Hardship

Where we issue a Facility to a Non-Associate, we must, as part of our regulatory obligations, require an investor to provide at least 31 days' notice prior to the withdrawal of funds from a Notice of Withdrawal Facility or Term Investment Facility.

We are able to consider waiving the 31 days' notice requirement only in exceptional circumstances, where it is appropriate and doing so may alleviate hardship that an investor may be suffering or would suffer. We are not able to consider waiving the notice period for Non-Individual investors.

Exceptional circumstances

We may waive the 31 days' notice requirement if satisfied that an investor is experiencing or would experience difficulty meeting financial commitments for themselves, their family or dependents due to exceptional circumstances arising such as:

- Illness or injury;
- Unemployment or a reduction in working hours;
- Sudden unforeseen changes in income or expenditure; or
- Emergency or natural disaster.

Procedure

Requests for early repayment of funds are to be provided to us in writing. The request should be accompanied by:

- sufficient information and/or documents to allow us to assess the request; and
- a completed withdrawal form.

We may request further evidence from the investor to substantiate the exceptional circumstances and to evidence the reason why the repayment needs to be made within 31 days of the request or before maturity.

Each request for early repayment will be assessed on a case by case basis. we aim to respond to investors within 2 business days of receipt and



assess the request as soon as reasonably practicable. We will inform you of the outcome of any request for early repayment as soon as reasonably practicable once sufficient information has been provided.

Governing Law

The law applicable in the State of South Australia governs these Terms and Conditions, including the transactions contemplated by these Terms and Conditions.

Inconsistencies

A clause in these Terms and Conditions does not apply to the extent that it is inconsistent with or contrary to any applicable law. If those laws would make a clause illegal, void or unenforceable or impose an obligation or liability which is prohibited by those laws, the clause is to be read as if it were varied to the extent necessary to comply with those laws or, if necessary, omitted.



How to contact us

Website: www.ill.org.au Telephone: 1800 556 457 Email: ill@ill.org.au

Mail: PO Box 45, North Adelaide SA 5006

Office: 175 Archer St, North Adelaide SA 5006

Business Hours: Mon to Fri 9:00am to 4:30pm (South Australia time)



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