

## Instructions for the Collection of Supporting Documents

If you do not have ready access to all your supporting documents to the financial questionnaire, you can do the following:

1. Authorise Cashel to collect them on your behalf by correctly executing and returning the Authority to Access Information Form (**Recommended**), or
2. Follow the instructions below to collect the supporting documentations.

### Manual Collection of Supporting Documents by You (unless you appoint Cashel House to collect it)

Please use the following instructions to collect the supporting documents necessary to become a full Cashel House client (noting you can start as a client with incomplete documents):

- **Bank and Loan Statements** can be easily accessed using Cashel's secure Bank Statement retrieval online tool. Simply enter your Bank Customer Reference Number and Password, then select all your accounts. This information will be sent directly to Cashel to be applied to account. [Bank Statement Retrieval Tool](#). Alternatively please contact your bank directly and request the last 6 month statements.
- **Personal, Unsecured Car Loans and Bank Guarantee Loan** statement should be obtained from the private lender and should detail the interest rate, term, monthly minimum payments and any balloon payments.
- **Investment Portfolio Statements** can normally be obtained from your existing investment manager, alternatively holding statements will be provided to you on an annual basis from the investments share register. If you think you are a shareholder of an Australian Stock Exchange listed company you can contact one of the Australian Share Registries; Advanced Share Registry Services ([admin@advancedshare.com.au](mailto:admin@advancedshare.com.au)), Automic ([hello@automic.com.au](mailto:hello@automic.com.au)), Boardroom ([enquiries@boardroomlimited.com.au](mailto:enquiries@boardroomlimited.com.au)), Computershare ([web.queries@computershare.com.au](mailto:web.queries@computershare.com.au)), Security Transfer Registrars ([registrar@securitytransfer.com.au](mailto:registrar@securitytransfer.com.au)), and Link Market Services ([registrars@linkmarketservices.com.au](mailto:registrars@linkmarketservices.com.au)).
- **Taxation Notice of Assessments** will be prepared and lodged by your tax agent by no later than March following the end of financial year, but in best practice should be completed by October immediately following end of financial year. You can obtain the last 3 Notice of Assessments using your MyGov login for the [MyGov Website](#).
- **Salary Records** are evidenced using your last 3 pay slips and can be obtained from your employer or employee portal (should you have one).
- **Government Income** (if you receive any) can be obtained from [MyGov Website](#).
- **Rental Income** can be evidenced by either the last 3 months rental statements or an existing lease contract. Both should be obtained from the leasing agent.
- **Dividend Statements** will be provided by the dividend paying company's share register in the mail or from the share register using your Holder Identification Number. Alternatively if your investment advisor uses an investment administration system it can be provided from this.
- **List of existing Superannuation Funds** can be obtained from [MyGov Website](#).
- **Superannuation Current Binding or Non-Binding Death Nomination** can be obtained from your existing superannuation, if you have one.
- **Superannuation Statements** can be obtained from your existing superannuation fund.
- **Life and TPD Insurance Policy** can be obtained from your superannuation fund
- **Trauma Insurance Policy** can be obtained from your superannuation fund
- **Income Insurance** can be obtained from your insurance broker
- **Health insurance** can be obtained from your health insurance provider
- **General insurance** can be obtained from your insurance broker or provider
- **Will and Powers of Attorney** (if they exist) normally reside with your lawyer
- **Accountants Engagement letter** can be obtained from your Accountant
- **Annual Work Papers** can be obtained from your Accountant

If you invest through companies and trusts:

**Melbourne** Level 38, 55 Collins Street, Melbourne, VIC 3000 **phone** +61 3 9209 9000 **fax** +61 3 8677 9903

**Sydney** Level 7, 25 Bligh Street, Sydney, NSW 2000 **phone** +61 2 8274 6700 **fax** +61 2 8274 6701

**cashelhg.com**

Cashel Family Office Pty Ltd (ABN 41 138 358 933) a Corporate Authorised Representative (No 427289) of Cashel Financial Services Pty Ltd ("CFS") (ABN 23 106 177 093, AFSL No 306803). CFS is a Credit Representative (No 476742) of BLSSA Pty Ltd (ABN 69 117 651 760, ACL No 391237).

- **Trust Deed's** are normally stored within the company secretary folder which is often stored with your Accountant or Legal Advisor.
- **Certificate of Incorporations** are normally stored within the company secretary folder which is often stored with your Accountant or Legal Advisor.
- **Financial Statements** either special purpose or audited are needed for all trusts and companies and may be prepared by your Accountant by no later than March following the end of financial year, but in best practice should be completed by October immediately following end of financial year. These should be collected from your preparing Accountant for the past 3 years.
- **Discretionary Trust Annual Income Nomination** can be obtained from your Accountant
- **ASIC Corporate Key** can be re-issued through ASIC or normally stored with the company secretary or Accountant

If you have a Self Managed Super Fund:

- **SMSF Trust Deed** can normally be found with your SMSF Auditor which is normally your Accountant
- **SMSF Investment Strategy** can normally be found with your SMSF Auditor which is normally your Accountant
- **SMSF Audited Tax Return** can be obtained from your SMSF Auditor by October of each year.

If you have real estate interests:

- **Rates Notices** are normally sent directly to property owners in July or August, you can obtain a copy by contacting the properties council directly.

If you are purchasing real estate:

- **Contract of Sale** for any purchases you intend to make, this will be available from the vendors solicitor, conveyancer or real estate agent.
- **Rental Appraisal** can be obtained from a known real estate agent operating within the locality of the property.

If you are planning on developing real estate:

- **Development Plans** can be obtained from the council or development manager such as an Architect or Project Manager
- **Financial Feasibility** can be obtained from the development manager
- **Fixed Price Building Contract** can be obtained from the builder to the development
- **Quantity Surveyor Report** can be obtained from the Quantity Surveyor instructed by the financier and developer
- **As if Complete Valuation** can be obtained from a valuer instructed by the financier and developer
- **Qualifying Pre Sales** can be obtained from the legal advisor to the financier and developer

If you are self employed:

- **Buy / Sell Agreements** will be found in the company shareholders agreement, which is normally stored with the companies legal advisor
- **Business Insurance** can be obtained from the insurance broker to the business

**Documents that Cashel House will collect from public records, licensed third parties and face to face with you without having Authority to collect more.**

- Collect Proof of Identification Documents
- Australian Securities and Investment Commission extracts on your directorships and private shareholdings
- Land valuations
- Land Title Searches
- General other information known about you from public records in order to pre-complete the financial questionnaire and create a complete profile on yourself.