

INFORMATION PACKAGE

BUSINESS INNOVATION AND INVESTMENT (PROVISIONAL) (SUBCLASS 188)

The provisions of the Corporations Act 2001 of the Commonwealth do not apply to the Western Australian Treasury Corporation (“WATC”) such that in relation to any dealings in debt paper WATC will not issue a prospectus in the manner required of a corporation under the Corporations Act. The following information document sets out the terms and conditions of the loan to prospective investors enquiring about purchasing debt paper as a designated investment.

TERMS AND CONDITIONS FOR LOAN NUMBER 76

AMOUNT OF LOAN

Up to One Hundred Million Australian Dollars (A\$100,000,000.00).

TYPE OF SECURITY

WATC issues Western Australian State Bonds (“State Bonds”) in accordance with the provisions of the Western Australian Treasury Corporation Act 1986. State Bonds are governed by the Western Australian Treasury Corporation (Debt Paper) Regulations 1986.

State Bonds are issued in the form of inscribed stock. They are not bearer securities.

ISSUE PRICE

State Bonds offered under this Loan are issued at par.

GOVERNMENT GUARANTEE

In accordance with Section 13(1) of the Western Australian Treasury Corporation Act 1986, payments of interest and the repayment of principal at maturity are guaranteed by the Treasurer on behalf of the State of Western Australia.

NEGOTIABILITY

State Bonds issued under this Loan qualify as a designated investment for the purposes of the Department of Home Affairs when they comply with the Home Affairs criteria that the Bonds are non-transferable and non-redeemable prior to their maturity.

WATC may agree to the early repurchase of State Bonds issued as a designated investment in circumstances where Home Affairs has confirmed that they have cancelled a visa.

TERM

The minimum term of investment is for a period of not less than four years and is subject to the maturity date available on the day the full amount of investment funds are received by WATC.

SUBSCRIPTION DETAILS

Investment funds will be accepted by Electronic Funds Transfer (“EFT”) only.

Whenever possible, arrangements should be made for investment funds to be transferred on a real time gross settlement basis.

The value of investment funds credited to WATC’s bank account must be equivalent to the face value amount stated on the Cash Application Form. The payment of any fees arising from the transfer of investment funds is the sole responsibility of the applicant.

Instalment payments may be accepted subject to WATC’s prior approval.

WATC reserves the right to reject any application in whole or in part and refund the rejected amount. Refunded amounts will not accrue interest.

WHO CAN INVEST

State Bonds issued as a designated investment may be registered in the names of not more than four individuals. Each individual must sign the Cash Application Form and provide a completed Investor Identification Information Form (INDIVIDUAL section) with a certified copy of their passport for identification purposes. The certification appearing on the passport must be original, and from a list of occupations provided on the Investor Identification Information Form instructions.

US Citizens: Western Australian State Bonds have not been and will not be registered under the United States of America Securities Act or the securities laws of any state of the United States (as defined in Regulation S under the Securities Act of 1993) and as such Western Australian State Bonds may not be offered or sold within the United States of America.

INTEREST RATE

The interest rate applied to a designated investment will be determined by WATC and will be based on market yields prevailing on the day WATC is in receipt of the full amount of the investment funds. Upon acceptance of an investment the interest rate becomes fixed for the term of that investment.

PAYMENTS OF INTEREST

Semi-annual interest payments will apply to this Loan. Interest will accrue from the date the full amount of investment funds are received by WATC and will be paid on the respective interest payment dates applicable to the issue.

REPAYMENT OF PRINCIPAL

The principal amount will be repaid at par at maturity.

PAYMENT METHOD

Payments of interest and the repayment of principal will be made by direct credit in Australian currency to an account maintained at a bank, building society or credit union in Australia nominated by the registered holder of the Bonds. WATC will not make payments by cheque.

Important: Please be advised, we strongly discourage amending your registered bank account details during the life of your investment. Any such instructions will require extensive security checks owing to the global rise in identity theft.

If an interest payment date or principal repayment date falls on a non-business day, the payment will be made on the next business day.

INTEREST WITHHOLDING TAX

Interest earned on an investment in State Bonds forms part of assessable income for income tax purposes. In accordance with Australian taxation law, interest withholding tax is required to be deducted from interest payments to non-residents of Australia.

It is your responsibility to provide WATC's Registry with your overseas residential address if you are a non-resident of Australia. In the event that neither an overseas address nor a Tax File Number is registered, tax will be withheld from your interest payments at the highest personal tax rate plus the Medicare levy.

Taxation: Tax File Number legislation authorises investment bodies to record tax file numbers or exemption details provided by their investors. **It is not compulsory for investors to quote their tax file number**, however tax will be taken from interest payments for investments for which a tax file number or exemption has not been supplied.

The use and disclosure of tax file information is strictly regulated by the taxation and privacy laws of Australia. WATC suggests you contact the Australian Taxation Office if you require further information.

In addition, WATC suggests that people arriving in Australia for the first time as permanent residents contact the Australian Taxation Office to discuss any questions they may have regarding income tax, non-resident withholding tax and tax file number requirements.

PRIVACY

WATC collects personal information about investors from the application forms that are submitted, letters, notices and other forms of communications provided by the investors and records such information for the purpose of undertaking investments in State Bonds / inscribed Stock.

The collection, maintenance and disclosure of personal information is governed by the *Privacy and Responsible Information Sharing Act 2024* ("PRIS Act"), the *Privacy Act 1988* (Cth) and associated regulations.

WATC will provide to and share personal information of Investors with WATC's Registry Services Provider MUFG Corporate Markets (AU) Limited ("MUFG") for the purpose of facilitating registry functions, maintenance of investor records, dealings, transfers and payments pertaining to investments or preparing information for dispatch by mail and various service providers. MUFG collects, holds and handles personal information relating to investors securely and in accordance with the MUFG privacy policy. For further details on MUFG personal information handling practices visit MUFG website at <https://www.mpms.mufig.com> for a copy of its privacy policy, or contact MUFG by phone on +61 1300 554 474 to request a copy.

WATC may disclose personal information of investors to regulatory and government bodies including AUSTRAC, the Australian Taxation Office where such disclosure is necessary under the law including for the purpose of *Anti-Money Laundering & Counter Terrorism Financing Act 2006* (Cth) (AML/CTF) and accompanying Rules. WATC may disclose personal information to its legal representatives where, and to the extent necessary to manage or defend legal proceedings on its behalf. All disclosures are made in a manner that upholds the privacy and confidentiality of personal information, consistent with the obligations under the PRIS Act.

Personal information collected by WATC will be held securely and labelled in accordance with the information classification policy and will only be used and shared for the purpose as outlined above. WATC ensures that personal information is adequately protected through WATC's systems and information breach arrangements are maintained to detect potential privacy breach incidents, contain them, and mitigate potential harm. WATC takes all reasonable steps necessary to protect investor personal and confidential information against misuse, interference and loss, and from unauthorised access.

If you provide personal information to WATC on someone's behalf, you must be duly authorised to do so and make them aware of WATC's Privacy Statement.

WATC's Privacy statement may be accessed via <https://www.watc.wa.gov.au/privacy>.

Investors have the right to request access to personal information held about them and to request corrections if the information is inaccurate, incomplete, or misleading. Requests for access to or correction of personal information should be directed to WATC's Privacy Officer.

CHIEF EXECUTIVE OFFICER
WESTERN AUSTRALIAN TREASURY CORPORATION

INSTRUCTIONS FOR INVESTING

Please follow the procedures set out below when you have been notified by the Department of Home Affairs (Home Affairs) to proceed with the purchase of your designated investment.

1 Complete the Western Australian State Bonds Cash Application Form and Part B of the Form 1031 issued by Home Affairs. **Please note that interest and redemption payments will not be made to bank accounts outside Australia.**

2 Email the following documents to WATC at treasops@wadc.wa.gov.au and to our Registry (MUG Corporate Markets) at wadcregistry@cm.mpms.mufg.com:

- the completed State Bonds Cash Application Form;
- the completed Investor Identification Information Form(s) (INDIVIDUAL section) for each applicant with a certified copy of their passport:

https://www.mpms.mufg.com/media/g3jcpyrl/aml_investor_gen.pdf

The certification appearing on the passport must be original, and from a list of occupations provided on the Investor Identification Information Form instructions. All applicants whose names appear on the State Bonds Cash Application Form must complete this document;

- the Home Affairs Form 1031 (Parts A,B and C); and
- a copy of Home Affairs email, including the attachment referring to Request Checklist and Details.

3 WATC will check your forms for completeness and will contact you by email to confirm that your application for purchase of the bonds has been accepted or to gather additional information if necessary

4 After receiving confirmation, please send your original documents to our Registry:

Mailed Correspondence

Western Australian Treasury Corporation Registry
PO Box 218,
Parramatta NSW 2124
AUSTRALIA

Couriered Documentation

Western Australian Treasury Corporation Registry
C/- MUG Corporate Markets
Parramatta Square,
Level 22, Tower 6,
10 Darcy Street,
Parramatta NSW 2150
AUSTRALIA

5 Details of WATC's bank account will be provided within the confirmation referred to above. **Funds for investment will only be accepted by Electronic Funds Transfer.** Whenever possible, arrange for your investment funds (in Australian dollars) to be electronically transferred as real time gross settlement funds to WATC's bank account. The applicant is responsible for the payment of fees arising from the transfer of investment funds. **Please ensure that you include your name as a reference when arranging the transfer of your investment funds.**

- 6** Notify WATC by email at treasops@wadc.wa.gov.au once you have arranged your funds transfer.
- 7** WATC will confirm by email once your funds have been received. Our Registry office will mail your completed Form 1031 to your case officer and send a Certificate of Inscription to your postal address. Any enquiries regarding your investment should be directed to our Registry by email to wadcregistry@cm.mpms.mufg.com or by phone to **+61 1800 098 828** (callers outside of Australia) or **1800 098 828** (callers within Australia).

Applicant Details (Please use block letters)

Title	Surname	Full Given Name	Date of Birth	Tax File Number (TFN) or exemption
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Postal Address (for receipt of Bond Certificate)*

Country	Postcode	Telephone
<input type="text"/>	<input type="text"/>	<input type="text"/>

Email

Residential Address*

Country	Postcode	Telephone
<input type="text"/>	<input type="text"/>	<input type="text"/>

* Please advise the Registry of your Australian address as soon as possible.

In accordance with the terms and conditions of the above Loan, I/we apply for Western Australian State Bonds issued by the Western Australian Treasury Corporation with a face value amount of **AUD** _____ and a term of **not less than four years**. I/we undertake to pay in full for the amount of State Bonds applied for. I/we authorise the recording of the above TFN(s) against the investments listed on this application form.

Interest and Redemption Instructions

Payment by credit to the following financial institution:

Name and address of financial institution:

Account Number	Bank State Branch (BSB) Number:
<input type="text"/>	<input type="text"/>

Account Holder/s Name/s:

Signature(s) of Applicant(s)

Should this document be signed under Power of Attorney the grantee of such Power declares that no notice of revocation thereof by death or otherwise has been received and that the Power has been/will be forwarded to the Registrar for noting.

Date / /

Registry Use Only

Stockholder ID	<input type="text"/>
Series	<input type="text"/>
Faxed Form Received on	<input type="text"/> / <input type="text"/> / <input type="text"/>
Funds Received on	<input type="text"/> / <input type="text"/> / <input type="text"/>
Original Forms Received on	<input type="text"/> / <input type="text"/> / <input type="text"/>
Form 1031 sent to DHA on	<input type="text"/> / <input type="text"/> / <input type="text"/>
Certificate sent to investor on	<input type="text"/> / <input type="text"/> / <input type="text"/>
Series created on	<input type="text"/> / <input type="text"/> / <input type="text"/>