

Hardship Withdrawal Application Form

GDA Securities Ltd (ABN 58 105 612 600, AFSL 233 013) ("us", "we", "our", "GDA") is the Responsible Entity of the GDA Diversified Property Trust ("Trust") and is the issuer of the Units in the Trust. Unless otherwise defined, capitalized terms in this Hardship Withdrawal Application Form have the meaning given to them in the current Product Disclosure Statement ("PDS") of the Trust.

Before submitting this application form, it is important that you read the current PDS including any supplementary PDS of the Trust for which you are making this application to withdrawal based on hardship. To ensure that you have the most up-to-date PDS please check with your financial adviser, visit www.gdagroup.com.au/property-funds/dpt, or call us on (03) 6234 4413.

Complete this application form using BLACK or BLUE INK and write clearly within the boxes in CAPITAL LETTERS. Mark appropriate answer boxes with a tick ✓.

Hardship Withdrawal Policy

Please read this information carefully prior to completing this application form.

GDA, as the responsible entity of the Trust, has been granted relief by the Australian Securities and Investments Commission ("ASIC") to enable GDA to satisfy withdrawal requests received from Investors on an expedited basis in circumstances where they, in the reasonable opinion of GDA, are suffering or likely to suffer hardship.

Investors that qualify for hardship may be able to access some or all of their investment in the Trust. To make a withdrawal based on hardship, Investors (a person) must meet one of the hardship criteria prescribed by ASIC in the GDA relief instrument ("hardship criteria") and there must be sufficient liquid assets available in the Trust. The categories where hardship relief may be permitted include:

- Severe financial hardship
- Compassionate grounds
- Unemployment
- Permanent incapacity

You will be required to submit supporting documentation evidencing your hardship with this application form to support your claim.

Withdrawal Amount

The minimum withdrawal amount is \$1,000 (subject to change at our discretion). Where accepting a hardship withdrawal request would result in the value of an Investor's remaining investment in the Trust being less than \$10,000, and their hardship withdrawal request meets the hardship criteria, GDA reserves the right to treat the withdrawal request as applying to the whole of the Investor's investment.

The maximum withdrawal amount you can apply for through hardship in any calendar year is the lesser of:

- the amount required as a result of the hardship; and
- \$100,000.

You can make up to four hardship withdrawal applications in any calendar year.

Indirect investors should contact their financial adviser or IDPS Operator if they wish to make a withdrawal based on hardship.

Additional Evidence & Statutory Declaration

You must provide documentation to support your application. The type of supporting documentation you may need to provide is dependent upon the hardship condition you are suffering and basing this application on, as outlined in this form.

To apply for the hardship withdrawal of your investment through the hardship policy, you are required to complete and sign

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the Statutory Declaration which is part of this application form. The Statutory Declaration requires you to attest to the truth and accuracy of the information that you have provided. It forms part of the evidence that we will review in deciding whether to approve your application.

Further Information

We may request further information from you after reviewing your application. It may not be possible for us to make a decision until all of the required information and evidence has been provided. This may result in further time being required to complete the decision-making process.

Privacy

The information collected from you in this form is for the purpose of your hardship withdrawal application and will be used as outlined within the Privacy Statement below and in accordance with the Privacy Policy, which can be obtained online at www.gdagroup.com.au or by contacting us to request a copy.

Privacy Statement

Your personal information is collected in this form by GDA Securities Ltd (ABN 58 105 612 600, AFSL 233 013), the Responsible Entity of the Trust. GDA is part of the GDA Group. The information requested in this hardship withdrawal application is required to assess and process your application. There are some instances where additional information will be required, and this will be clearly communicated at the time where needed. Some sensitive information (e.g. health information) may be collected as part of this process as it is required to assess your application. We only collect and use personal information that is reasonably necessary for this process. Your sensitive information will not be used for any other purpose without your consent or where required by law. If we do not collect all the required personal information, we may be unable to process your application. To enable us to provide this service to you and to comply with relevant laws, we may need to share your personal information with third parties, professional advisors where applicable, and other entities within the GDA Group who supply administrative, financial or other relevant services. Some of these entities may be located overseas. For more information about how we manage your personal information, your privacy rights or how to lodge a privacy complaint, please contact us on (03) 6234 4413 or refer to our Privacy Policy at www.gdagroup.com.au.

Submitting your Hardship Withdrawal Application Form

Submit your application form together with supporting documentation to:

GDA Securities Ltd
GPO Box 1622
Hobart TAS 7001

Email: investor@gdas.com.au

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PART 1: INVESTOR DETAILS

Enter your contact details in case we need to contact you in relation to your application. Please note that if you have a financial adviser we will contact them in the first instance.

Title:

Given Name(s):

Surname:

Postal Address

Street:

City:

State:

Country:

Postcode:

Phone:

Mobile:

Email:

PART 2: ADVISER DETAILS

Adviser Given Name(s):

Adviser Surname:

ASIC Adviser Number:

Adviser Company (if applicable):

Adviser Phone:

Adviser Email:

AFSL Name:

AFSL Number:

PART 3: INVESTMENT DETAILS

Investor Number:

Investment Name (example "John Citizen" or "John Citizen ATF John Citizen Super Fund"):

PART 4: HARDSHIP CRITERIA

There are four permitted circumstances for hardship withdrawal relief. Please tick the criteria that applies to you, and refer to the following section for information on documentation requirements. Please note that if the required documentation is not received by us we will be unable to proceed with your application. We may need to contact you for additional information before a final decision is made. We will not be liable for any delay in regard to these matters.

Severe Financial Hardship

The amount requested under the hardship withdrawal request is needed to enable the investor to meet reasonable and immediate living expenses for themselves and/or their dependents.

Compassionate Grounds

The amount requested under the hardship withdrawal request is needed by the investor or their dependent to:

- pay for medical costs (including transport costs) required to treat a life-threatening illness or injury, to alleviate acute or chronic pain, or to alleviate an acute or chronic mental disturbance where two registered medical practitioners (one of whom must be a specialist) have provided certified statements confirming the medical condition is of this nature; or
- fund specific modifications to a principal place of residence or vehicle that are necessary to accommodate special needs arising from a severe disability; or
- assist with funeral and other expenses related to the death of an investor or their dependent; or
- enable an investor to provide care for another person who is dying from a terminal illness, including home care; or
- prevent an investor's mortgagee or lender from selling the person's principal place of residence; or
- meet a binding financial obligation entered into by the investor before GDA suspended withdrawals (other than hardship withdrawals, if any); or
- meet expenses in other cases consistent with any of these grounds.

Unemployment

Where the investor has not been in gainful employment for a period of at least three months and has no other means of financial support (except government assistance, such as unemployment benefits).

Permanent Incapacity

Where the investor has ceased gainful employment by reason of mental or physical ill-health and GDA is satisfied that the investor is unlikely ever again to engage in gainful employment of the type for which the investor is reasonably qualified by education, training or experience.

PART 5: GENERAL – ALL TO COMPLETE

Briefly explain the cause of your hardship, why you believe you satisfy the grounds for hardship withdrawal release and how the money will be used if released.

Please attach additional pages if the space above is insufficient for your explanation.

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PART 6: EVIDENCE – ALL TO COMPLETE

Hardship withdrawal requests are only available if, in the reasonable opinion of GDA, you are suffering or likely to suffer hardship. Please provide appropriate documentation in order to support and evidence your hardship withdrawal application. This may include invoices, quotes, copies of bills, bank statements, medical certificates, professional opinions or official documentation from a government agency.

Please note that where hardship withdrawal is sought on the basis of Compassionate Grounds - medical/transport costs, certificates confirming the medical condition must be obtained from two registered medical practitioners (one of whom must be a specialist).

If you cannot provide the supporting documentation or evidence, please state the reasons why you are unable to provide the documentation at present or within a reasonable timeframe.

We may request further information from you after reviewing your application. It may not be possible for us to make a decision until all of the required information and evidence has been provided. This may result in further time being required to complete the decision making process.

PART 7: PAYMENT DETAILS – ALL TO COMPLETE

How much do you wish to withdraw in connection with your hardship withdrawal application request?

\$

Note: We may only allow four hardship withdrawals in any calendar year. The maximum you may withdraw under the hardship policy in any calendar year is the lesser of the specific amount required as a result of the hardship or \$100,000 in that calendar year.

PART 8: DECLARATION

All investors (or their agents/attorneys if applicable) must sign this declaration. We cannot process applications without the relevant signatures.

I/We wish to apply for withdrawal of Units in the Trust based on hardship. By signing this application form, I/we:

- agree to information about me/us being collected, used and disclosed as referred to under 'Privacy' in this application form;
- declare and agree that any information and documents that will be used for the purposes of this application (whether or not provided in or with this application) are complete and correct, and if they are about another person, have been provided with the consent of that person;
- acknowledge that it is a criminal offence to knowingly provide false or misleading information or documents in connection with this application.

I/We am/are experiencing the hardship outlined in Section 4, and I/we do not have access to any assets (apart from my/our home) that could reasonably be used or sold to pay for the expenses arising from the hardship and that (with the exception of borrowing) I/we have made every effort to find alternative sources of funds to meet my/our immediate needs.

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I/We am/are aware and understand that I/we can only apply for a hardship withdrawal request as necessary to relieve the immediate hardship outlined in this declaration and I/we will use the money (if redeemed from this investment) for the purpose for which it has been redeemed.

I/We make this declaration under the *Statutory Declaration Act 1959* (Cth) and am subject to the penalties provided in that Act for any false statements in this declaration.

I/We am/are either:

- the legal owner(s) of Units recorded on the register under my/our investor number: or
- in the case of the executor of the estate, the beneficiary(s) of the estate of the legal owner(s) of the Units, and wish to withdraw all or part of my/our investment in the amount as outlined in Section 7, or
- in the case of investors that invest through a master trust or platform, the beneficial owner(s) of Units, and wish to withdraw all or part of my/our investment as outlined in Section 7.

Title:

Given Name(s):

Surname:

Date (dd/mm/yyyy):

/ /

Signature:

Signing as (please tick):

☐ Individual

☐ Joint Investor

☐ Executor

☐ Attorney

☐ Director

☐ Sole Director and Company Secretary

☐ Trustee

☐ Other (please specify):

Signature of witness

(who must appear on the below statutory declaration signatory list)

Name of Witness:

Witness Signature:

Date (dd/mm/yyyy):

/ /

Category of Witness:

Address of Witness:

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Title:

Given Name(s):

Surname:

Date (dd/mm/yyyy):

/ /

Signature:

Signing as (please tick):

Individual

Joint Investor

Executor

Attorney

Director

Sole Director and Company Secretary

Trustee

Other (please specify):

Signature of witness

(who must appear on the below statutory declaration signatory list)

Name of Witness:

Witness Signature:

Date (dd/mm/yyyy):

/ /

Category of Witness:

Address of Witness:

Statutory declaration signatory list

Under the *Statutory Declarations Act 1959* (Cth) a statutory declaration must be made in the presence of one of the following persons authorized for witnessing a statutory declaration who must witness the signing of the statutory declaration by the declarant:

- a person who is currently licensed or registered under a law to practice in one of the following occupations: chiropractor, dentist, legal practitioner, medical practitioner, nurse, optometrist, patent attorney, pharmacist, physiotherapist, psychologist, trade marks attorney, veterinary surgeon; or
- a person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described); or
- a person who is in the following list:
 - agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public;

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- Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the *Consular Fees Act 1955*);
- Bailiff;
- bank officer, building society officer or credit union officer with 5 or more continuous years of service;
- chief executive officer of a Commonwealth court, clerk of a court, Judge of a court, magistrate or master of a court, registrar or deputy registrar of a court;
- Commissioner for Affidavits or Commissioner for Declarations;
- employee of the Australian Trade Commission or employee of the Commonwealth who is:
 - in a country or place outside Australia; and
 - authorised under paragraph 3(c) or 3(d) of the *Consular Fees Act 1955*; and
 - exercising his or her function in that place;
- fellow of the National Tax Accountants' Association;
- finance company officer with 5 or more years of continuous service;
- holder of a statutory office not specified in another item in this list;
- Justice of the Peace;
- marriage celebrant or minister of religion registered under Subdivision C or Subdivision A of Division 1 of Part IV of the *Marriage Act 1961*;
- member of Chartered Secretaries Australia, Engineers Australia (other than at the grade of student), the Association of Taxation and Management Accountants, the Australasian Institute of Mining and Metallurgy, the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the National Institute of Accountants;
- member of the Australian Defence Force who is:
 - an officer; or
 - a non-commissioned officer within the meaning of the *Defence Force Discipline Act 1982* with 5 or more years of continuous service; or
 - a warrant officer within the meaning of that Act;
- member of the Parliament of the Commonwealth, the Parliament of a State, a Territory legislature, or a local government authority of a State or Territory;
- notary public;
- permanent employee of the Australian Postal Corporation with 5 or more years of continuous service who is employed in an office supplying postal services to the public;
- permanent employee of the Commonwealth or a Commonwealth authority, a State or Territory or a State or Territory authority, or a local government authority with 5 or more years of continuous service who is not specified in another item in this list;
- person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made;
- police officer
- Senior Executive Service employee of the Commonwealth or a Commonwealth authority, or a State or Territory or a State or Territory authority;
- Sheriff or Sheriff's officer;
- teacher employed on a full-time basis at a school or tertiary education institution.