

1 September 2026

Please send completed form and supporting documents by email to
mas@invest.mas.co.nz

or post to:

MAS
FreePost 884
PO Box 91976
Victoria Street West, Auckland 1142

For assistance:

Phone 0800 627 738

i Important information

MAS Investment Funds is open to companies, partnerships and other entities registered in New Zealand.

Trusts including estates will need to complete a separate application form available at mas.co.nz/investmentfunds-documents.

For applications there is a minimum initial investment of \$500 per account.

You may also need to complete an Entity Additional Authorised Person Form which you can find at mas.co.nz/investmentfunds-documents.

If you are investing as a **limited partnership**, please contact us before completing this form.

When we receive your application, we will be in touch with advice as to the next steps. For help completing this form, please contact us.

1. Entity details

a) Entity contact details

Legal name of the entity

Please select the appropriate box which describes your entity.

☐ Company	☐ Partnership	☐ Limited partnership	☐ Incorporated entity (e.g. society)
☐ Unincorporated entity (e.g. club)	☐ Other (please specify below)		

Company identifier or registration number (NZBN)

Primary email address

Phone number

Physical address (not a PO Box number)

Postal address (if different from physical address)

Please note all general account correspondence will be issued to the primary email address provided above.

b) Entity tax details

IRD number (must be provided)

Prescribed investor rate (PIR) 0% 10.5% 17.5% 28%

Please refer to ird.govt.nz/pir for more information on how to determine your PIR. If a PIR is not selected, 28% will apply.

c) Foreign tax details

If you are unsure how to answer these questions, please contact a qualified tax professional. Further information about the Common Reporting Standard (CRS) or the Foreign Account Tax Compliance Act (FATCA) is available from the Inland Revenue website at ird.govt.nz/international-tax/exchange-of-information and ird.govt.nz/international-tax/exchange-of-information/fatca.

1. Is the entity a foreign tax resident?

Yes (please complete the table below)

No (please continue to question 2)

If yes, please list below all countries, other than New Zealand, in which the entity is a tax resident and provide the Tax Identification Number (TIN) for each country, or equivalent. Provide a reason if you are unable to provide a TIN.

Country of tax residence	Tax Identification Number (TIN)

2. Is the entity a financial institution as defined by the CRS or FATCA?

The term Financial Institution as defined by the CRS and FATCA includes custodial institutions, depository institutions, investment entities or specified insurance companies.

Yes (please provide GIIN below and move to section 2)

No (you must now answer question 3)

3. Is the entity an Active or Passive Non-Financial Entity?

Generally, an entity will be an Active Non-Financial Entity (NFE), if less than 50% of its income is passive income and less than 50% of its assets produce (or could produce) passive income. An entity will be a Passive NFE if it primarily (50% or more) derives passive income and/or has assets that primarily (50% or more) produce (or could produce) passive income. Passive income generally includes non-trading investment income in the form of interest or equivalents, dividends, annuities, other financial arrangements' income, and rents and royalties.

Passive Non-Financial Entity

OR

Active Non-Financial Entity

2. Entity purpose of investing and source of funds

In this section we will ask for some information on how you intend to transact on your account and your source of funds.

This information is requested solely in relation to the Anti-Money Laundering and Countering Financing of Terrorism Act 2009 ('AML/CFT Act') and is not used to assess the suitability of your product selection or to provide financial advice.

a) Purpose of investing

Please advise the primary reason you are investing (please select only one)

Savings reserves

Returns on investment

Diversification of current portfolio

Other (please describe)

b) How you intend to transact

Please advise how you intend to use this investment.

Contributions (please select only one answer for each question)

Amount of contribution

0 - \$20,000

\$20,000 - \$50,000

\$50,000 - \$100,000

\$100,000+

Frequency of contributions

Regular

Now and then

Lump Sum (one-off)

Withdrawals (please select only one answer for each question)

Amount of withdrawal

0 - \$20,000

\$20,000 - \$50,000

\$50,000 - \$100,000

\$100,000+

Frequency of withdrawals

Regular

Now and then

Lump Sum (one-off)

c) Source of funds

Please advise the primary source of the funds you intend to invest (please select only one)

Property sale

Asset/business sale

Personal income

Accumulated savings

Deceased estate

Rental income

Other (please describe)

We may require supporting documentation to verify the information you provide on this application.

3. Details of authorised person(s) for the entity

Each authorised person who holds any of the following positions must complete this section.

- company directors, nominee directors, shareholders with more than a 25% interest, nominee shareholders, nominee partners, general partners, authorised officials (e.g. society president).

If there are more than 4 authorised persons associated with the account, an Entity Additional Authorised Person Form will need to be completed by each person that does not complete their details in this section. A copy of this form is available on our website at mas.co.nz/investmentfunds-documents.

Director / Partner / Officer Details - 1

What is your role or relationship to the entity: (e.g. Director, Partner, Officer)

Full name

Date of birth Occupation

Email address

Phone number

Physical address (not a PO Box number)

Postal address (if different from physical address)

Are you a tax resident of one or more countries other than New Zealand?

Yes (please complete the table below)

No

If yes, please list below all countries, other than New Zealand, in which you are a tax resident and provide the Tax Identification Number (TIN) for each country, or equivalent. Or provide a reason if you are unable to provide a TIN.

Country of tax residence	Tax Identification Number (TIN)

Investor Identification

We have two options for investors to confirm their identity. Please select one of the options below.

Option 1: Electronic Identity Verification:

MAS has the ability to electronically verify your identity. Once we have received your application, we will send you an email via GBG Cloudcheck our third-party partner to verify your identity.

To electronically verify your identity you will need a valid New Zealand Passport or New Zealand Driver Licence.

If you do not have New Zealand identity documents, you will need to go to Option 2.

Option 2: Certify or Verify Identity Document:

For further detail on document requirements, including who can certify them and correct certification wording, see section 8.

Director / Partner / Officer Details - 2

What is your role or relationship to the entity: (e.g. Director, Partner, Officer)

Full name

Date of birth Occupation

Email address Phone number

Physical address (not a PO Box number)

Postal address (if different from physical address)

Are you a tax resident of one or more countries other than New Zealand?

Yes (please complete the table below)

No

If yes, please list below all countries, other than New Zealand, in which you are a tax resident and provide the Tax Identification Number (TIN) for each country, or equivalent. Or provide a reason if you are unable to provide a TIN.

Country of tax residence	Tax Identification Number (TIN)

Investor Identification

We have two options for investors to confirm their identity. Please select one of the options below.

Option 1: Electronic Identity Verification:

MAS has the ability to electronically verify your identity. Once we have received your application, we will send you an email via GBG Cloudcheck our third-party partner to verify your identity.

To electronically verify your identity you will need a valid New Zealand Passport or New Zealand Driver Licence.

If you do not have New Zealand identity documents, you will need to go to Option 2.

Option 2: Certify or Verify Identity Document:

For further detail on document requirements, including who can certify them and correct certification wording, see section 8.

Director / Partner / Officer Details – 3

What is your role or relationship to the entity: (e.g. Director, Partner, Officer)

Full name

Date of birth Occupation

Email address

Phone number

Physical address (not a PO Box number)

Postal address (if different from physical address)

Are you a tax resident of one or more countries other than New Zealand?

Yes (please complete the table below)

No

If yes, please list below all countries, other than New Zealand, in which you are a tax resident and provide the Tax Identification Number (TIN) for each country, or equivalent. Or provide a reason if you are unable to provide a TIN.

Country of tax residence	Tax Identification Number (TIN)

Investor Identification

We have two options for investors to confirm their identity. Please select one of the options below.

Option 1: Electronic Identity Verification:

MAS has the ability to electronically verify your identity. Once we have received your application, we will send you an email via GBG Cloudcheck our third-party partner to verify your identity.

To electronically verify your identity you will need a valid New Zealand Passport or New Zealand Driver Licence.

If you do not have New Zealand identity documents, you will need to go to Option 2.

Option 2: Certify or Verify Identity Document:

For further detail on document requirements, including who can certify them and correct certification wording, see section 8.

Director / Partner / Officer Details - 4

What is your role or relationship to the entity: (e.g. Director, Partner, Officer)

Full name

Date of birth Occupation

Email address Phone number

Physical address (not a PO Box number)

Postal address (if different from physical address)

Are you a tax resident of one or more countries other than New Zealand?

Yes (please complete the table below)

No

If yes, please list below all countries, other than New Zealand, in which you are a tax resident and provide the Tax Identification Number (TIN) for each country, or equivalent. Or provide a reason if you are unable to provide a TIN.

Country of tax residence	Tax Identification Number (TIN)

Investor Identification

We have two options for investors to confirm their identity. Please select one of the options below.

Option 1: Electronic Identity Verification:

MAS has the ability to electronically verify your identity. Once we have received your application, we will send you an email via GBG Cloudcheck our third-party partner to verify your identity.

To electronically verify your identity you will need a valid New Zealand Passport or New Zealand Driver Licence.

If you do not have New Zealand identity documents, you will need to go to Option 2.

Option 2: Certify or Verify Identity Document:

For further detail on document requirements, including who can certify them and correct certification wording, see section 8.

4. Authority to Act (optional)

Complete this section to give the below director(s) / shareholder(s) / partner(s) authority to act on behalf of the applicant.

We the directors/shareholders/partners:

- Confirm that we are all the current and validly appointed directors/shareholders/partners of the entity
- Confirm that we have decided to invest in MAS Investment Funds from time to time
- Authorise that the following named directors/shareholders/partners (acting jointly where more than one name is given) may, until further written notice to the contrary, instruct Medical Funds Management Limited (MFM) on behalf of all of the directors/shareholders/partners to:
 - reallocate any or all amounts invested in the name of the entity between funds
 - withdraw any or all amounts from any fund provided that such amounts are payable to the entity
 - deposit any further amounts into any fund in the name of the entity
- Ratify the actions of the above authorised directors/shareholders/partners so acting
- Indemnify MAS in respect of any liability incurred by MAS in acting in reliance upon this Authority to Act.

Full name

Full name

Full name

Full name

Please note, you must immediately notify MAS of any changes to the directors/shareholders/partners or other authorised person(s) of the entity.

This Authority to Act will then be revoked and, if required, a new Authority to Act will need to be completed.

All company directors must sign the agreement in section 7 before the Authority to Act will be in place.

5. Entity investment details

In this section you can select which fund you would like to invest in, how much you would like to invest and how you would like to make your initial investment.

For applications there is a minimum initial investment of \$500 per account. You can invest entirely in one fund or invest across any of the 7 funds available.

a) Fund selection

Please let us know how you would like your initial contribution invested:

Cash	Conservative	Moderate	Balanced	Growth	Aggressive	Global Equities

Understanding your attitude to investment risk is important to help you understand how to invest your savings. You can use our Fund Finder to learn what kind of investment approach could be right for you and what kind of investment fund could be suited to your personal situation and investment objective. See our Fund Finder at mas.co.nz/fundfinder.

b) Initial investment

When you first join, you will need to make an initial investment by either investing a lump sum or making a regular contribution through online banking or setting up a regular investment by direct debit.

Lump sum investment

You can make deposits into the MAS Investment Funds account, using these details:

Account name	MAS Investment Funds
Bank account number	01-1839-0947560-00
Particulars	Account number (your Account number will be in your welcome pack and you will need to provide this number to make your initial investment)
Code	Account name
Reference	MASINVEST

Regular investment (by direct debit)

Please complete the Direct Debit Authority Form available on our website at mas.co.nz/investmentfunds-documents.

c) Bank account details

The bank account you provide will be the account in which we will pay any withdrawals you make.

Please provide a New Zealand bank account in the name of the entity.

Account name

Account number

Bank/Branch

You can choose to provide bank verification documents as part of your application. Proof of bank account can be provided as a bank statement, deposit slip or signed screen print of your internet bank accounts. Please note, the issued document must not be older than 12 months and include the name of the account holder(s), bank account number, bank logo.

We will be in touch if we cannot successfully verify your bank account from the information you provide.

Please note bank account verification will always be required prior to the payment of any withdrawals.

6. Terms and Conditions

Please read the following terms and conditions and accept the terms and conditions by signing in section 7.

Medical Funds Management Limited (the 'Manager') is the manager of the MAS Investment Funds (the 'Scheme').

The Manager is a wholly owned subsidiary of Medical Assurance Society New Zealand Limited (MAS). MAS Group means MAS, the MAS Members Trust, the Manager and all related companies. Public Trust is the Supervisor of the Scheme.

By completing this application form, you confirm that you have received and read the Product Disclosure Statement (PDS) for the Scheme and that you agree to be bound by the Scheme's terms and conditions. These are set out in the Scheme's Trust Deed (including any amendments made from time to time), PDS, any online register entry and this application form.

You, the Directors/Partners/Officers:

- confirm that all details provided in this application form are true and correct.
- confirm you are currently residing in New Zealand.
- acknowledge that your personal information provided in this application form may be used by an independent external agent to electronically verify your identity, and the results of your verification will be received by MAS.
- consent to receiving information (including confirmation information) about your investment in the Scheme from the Manager and other companies in the MAS Group and their authorised agents electronically, including by email and through accessing a website or portal provided by the Manager or its authorised agent.
- acknowledge that the value of your investment can move up and down over time.
- acknowledge that you understand that the Manager may act on valid instructions provided by the person(s) named in Section 4 Authority to Act (if any).

- acknowledge that none of the Manager, the Supervisor nor any member of the MAS Group or any other person guarantees the performance or returns of the Scheme or the repayment of any capital. Your investment is subject to investment and other risks, including possible delays in withdrawal payments and loss of income or principal invested.
- acknowledge that: (i) choosing funds in the Scheme is solely your responsibility and none of the Manager, the Supervisor, nor any member of the MAS Group is to be regarded as representing or implying that any particular funds is appropriate for your personal circumstances; (ii) the PDS does not give financial advice and if you are unsure about choosing funds you can seek advice from a MAS Adviser; (iii) you can change your funds at any time.
- acknowledge that in joining the Scheme, if you are not already a MAS Member and you meet the eligibility criteria, by taking out a MAS product you will become one. MAS is a mutual society, owned by its Members and you can find out more about MAS at mas.co.nz.
- confirm you have read and understand the Privacy Statement below and how the Manager and the MAS Group collect, store, use and disclose your personal information.

Privacy Statement

You understand that:

- the Manager and the MAS Group collect, store, use, and disclose your personal information in accordance with the MAS Privacy Statement available at mas.co.nz/privacy-statement for purposes relating to the administration, operation, management and marketing of the Scheme and accordingly they may:
 - use your information and disclose it to each other, the Supervisor, the Scheme administrator, the Financial Markets Authority, Inland Revenue, and any other person or entity where it is relevant to do so for the purposes set out above;
 - disclose your information to your MAS Adviser.
- in accordance with the provisions of the Privacy Act 2020, you can access or correct your personal information by contacting the Manager at mas.co.nz/contact/general-enquiries. Any update to your information may be used to update the information held about you by any member of the MAS Group.
- your personal information may also be used by the Manager and the MAS Group to keep you informed about other financial opportunities, products and services of the Manager or of any MAS Group company, including by email, by text message or by any other electronic means. You can unsubscribe at any time using the unsubscribe facility in the relevant communication.

7. Signatures

All authorised person(s) associated with this entity must sign this section.

We confirm that we have read and accept the Terms and Conditions set out in section 6.

Director / Partner / Officer - 1	Signature
Date dd-mm-yyyy	
Director / Partner / Officer - 2	Signature
Date dd-mm-yyyy	
Director / Partner / Officer - 3	Signature
Date dd-mm-yyyy	
Director / Partner / Officer - 4	Signature
Date dd-mm-yyyy	

8. Identity verification requirements

To meet the requirements of the Anti-Money Laundering and Countering Financing of Terrorism Act 2009, we need to verify investors' identities, including confirming your name and date of birth. Please choose one of the options below to provide evidence of your identity:

Option 1: Electronic identity verification

MAS has the ability to electronically verify your identity. Once we have received your application, we will send you an email via GBG Cloudcheck our third-party partner to verify your identity.

To electronically verify your identity you will need a valid New Zealand Passport or New Zealand Driver Licence.

If you do not have New Zealand identity documents, you will need to go to Option 2.

Option 2: Certify or verify identity document

Proof of identity

If you do not have valid New Zealand identity documents, you will need to provide verified or certified copies of your identity documents. All documents must be valid i.e. not expired. Select from one of the options below to evidence your identity:

Option 1

One primary photo ID document

(showing full name, date of birth and photo)

- Passport
- New Zealand Firearms Licence
- National ID card

Option 2

New Zealand Driver Licence (front and back)

AND one of the following:

- Bank statement from a registered bank dated within 12 months
- A statement from a government agency (e.g. Inland Revenue, ACC, etc.) dated within 12 months
- Credit or debit card issued to you by a registered New Zealand bank (showing name and signature)
- SuperGold Card (showing name and signature)

Option 3

One primary non-photo ID document

- Birth certificate
- Citizenship certificate

AND one photo ID document:
(showing full name and photo)

- New Zealand driver licence (front and back)
- Kiwi Access Card or 18+ card
- SuperGold Card with photo
- International drivers licence (front and back)

- If your identity documents have different names, you must also include proof of your name change, e.g. marriage certificate.
- If the document is not in English, a translated copy must be provided.
- If you cannot provide acceptable identity documents, please contact us to discuss.

Certification or verification of identity documents

All identity documents need to be either verified by a MAS Adviser (or MAS employee) or certified by an AML Trusted Referee. Certification is valid for 12 months.

Instructions for correctly certified and verified documents

- Photocopies must be clear and legible, with all images easily identifiable
- The certifier/verifier must see the original document (e.g. Passport or Driver Licence)
- The certifier/verifier must sign and date the photocopy, clearly print their name and occupation, and include the following statement:

"I [certify/verify] that this is a true copy of the original document sighted by me and represents the true likeness of the individual"



I certify/verify that this is a true copy of the original document sighted by me and represents the true likeness of the individual.

Name:

Occupation:

Date:

Signature:

Ensure you have both sides of any double-sided identification certified, as we need to evidence full name, signature and expiry date.

Persons able to certify identity documents and witness statutory declarations:

- Justice of the Peace
- Solicitor or barrister of the High Court
- Registrar or Deputy Registrar of a District or High Court
- Notary Public or other person authorized to take a statutory declaration

Persons able to certify identity documents:

- Registered medical doctor
- Chartered Accountant
- Registered teacher
- Minister of religion
- Police Officer
- Kaumātua
- New Zealand Honorary consul
- Member of Parliament

The certifier/verifier cannot be:

- related to you (i.e a parent, child, sibling, uncle, aunt etc)
- your spouse or partner
- a person living at the same address
- a party to the application.

Certify documents when overseas:

- The documents must be certified by a person authorised by law in that country to take statutory declarations or equivalent in that country.

9. Checklist

Make sure you send us everything listed below, as we can't consider your request without the following:

Completed application signed by all authorised persons associated with the entity

Certificate of Incorporation and constitution (for companies)

Constitution, rules, and any amendments (for incorporated societies)

Partnership agreement if one has been created (for partnerships)

Your nominated bank account in the name of the entity and proof of bank account

Evidence of your source of funds (if you are unsure what to provide please contact us)

Certified copies of identity documents (as applicable for the option you have selected under section 3) for all of the following authorised persons:

- All directors / partners or general partners
- All officers (for incorporated and unincorporated entities)
- Any individual owning more than 25% of the shares or has more than 25% of the voting rights
- Individuals with effective control of a trading company, such as a CEO or CFO
- Any person who has been given the authority to act (this includes any person authorised to carry out transactions or other activities on the company's behalf). This includes persons who have authority to act on behalf the company, for example, an accountant or persons able to transact on the business account.
- Nominee directors, partners, or shareholders

What happens next

- Please send your application to us using the contact details provided on the front of this form.
- If we need any further documents, we will contact you.
- Once we have received and accepted a correctly completed application form, we will begin processing it.
- We aim to complete processing your application within 5 business days.

Notes