

my**START**[®]

For investing that is flexible, competitive
and can be tailored to your goals.



“Destiny is not a matter of chance;
but a matter of choice.

It is not a thing to be waited for,
it is a thing to be achieved.”

– William Jennings Bryant (US Secretary of State)

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Who are we?

Craigs Investment Partners Limited is one of New Zealand's largest investment advisory and management firms, offering personalised investment solutions to private, corporate and institutional clients.

We have 17 branches throughout New Zealand, approximately 110 Investment Advisers and over \$5.5 billion in funds under management and administration. We are an accredited NZX Participant and NZX Trading and Advising Firm and therefore our business and advisers operate under the rules of the NZX.

What do we do?

Our core business and expertise centres on investments. We are focused on helping clients meet their investment goals. Therefore we dedicate resource to market research, and have experienced and knowledgeable individuals who partner with clients in order to develop tailored investment solutions.

Why do we do this?

We know that in today's crowded financial world it can be very difficult and time consuming for investors to make sound investment decisions.

That is why Craigs Investment Partners was founded – to provide a specialist investment advisory service designed to make it easier for our private investor clients to create and maintain their wealth.

How we do this?

Our commitment to sound and effective advice is based on two core beliefs:

- **A clear investment philosophy**
Our advice to clients is guided by our investment philosophy, which combines the best elements of investment theory with the real-life needs and goals of our clients.
- **Advice supported by fact-based research**
Craigs Investment Partners research team is one of the largest in New Zealand providing extensive coverage on Australasian stocks. Complementing this we have access to global research and have extensive knowledge of the local and overseas markets. We take a disciplined, rigorous approach to research to help you build your investment strategy.

Who are our clients?

We offer a comprehensive personalised investment advisory service to a wide range of private investor clients, trusts and businesses.

We provide guidance and advice for our clients whether they are already financially successful, well on the way to achieving financial independence or just starting out.

We also provide institutional research and investment banking services to wholesale corporate clients.

What makes us different?

As a company, we are different in two key areas.

Valued partnerships

As expressed in our company name, we partner with clients. We are focused on building personal relationships, not on selling products. Teamwork and 'advised investing' are central to our service philosophy. Our advisers can work with you in a partnership to plan your financial future the way you want it, providing the right level of tailored advice, research and investment solutions to fit your financial and lifestyle goals. Our track record has been proven through the success of our clients.

Global-Local service

Our ownership structure and strategic alliance with the Deutsche Bank Group, means we offer our clients both international expertise combined with local market knowledge. You benefit from our investment approach, and the resources and strength of our alliance.

We are 17 branches strong, each branch with an advisory team that live and work in their local community. Your success is our success, so we take the performance of your investments personally.

Above all, Craigs Investment Partners is about helping you to plan your financial future the way you want it to be.

at a glance

Craigs Investment Partners

A Full Service Investment Advisory and Investment Management Firm

Global Research, Local Market Knowledge

Sharebroking and Custodial services

Strength by Ownership

Research-based Investment and Risk Management Strategies

Accredited NZX Participant and NZX Trading and Advising Firm

National Branch Network

START®

Craigs Investment Partners **START®** investment solutions combine the best elements of direct investment with long-term investing.

at a glance

START®

mySTART®

A flexible investment plan offering the choice to create and tailor your own portfolio by self-selecting direct investments or funds.

shareSTART®

Our share purchase scheme for employees of listed companies.

superSTART®

Our registered superannuation scheme (non-KiwiSaver) which offers earlier funds access than KiwiSaver.

kiwiSTART® Select

Our KiwiSaver scheme offering the choice to create and tailor your own portfolio by self-selecting direct investments or funds.

kiwiSTART® Defined

A registered Portfolio Investment Entity (PIE) KiwiSaver scheme offering all the Government incentives within a tax efficient investment structure.

START® applies Craigs Investment Partners investment philosophy with the aim of achieving successful outcomes and providing above-average risk adjusted returns. We offer transparency so you know exactly what you have invested in and how much it will cost you.

Our flexible solutions combined with our research team's investment philosophy provide you with a consistent approach to investing.

The key tenets of our investment philosophy are:

Minimisation of Costs

Invest directly in cost-efficient investment funds and trusts.

Focus on Quality

A guiding principle is quality. Every security or fund we consider must measure up to our investment criteria.

Compounding Returns

Dividends and interest flows are reinvested, with the aim of ensuring you receive the full benefit of compounding returns.

Buy and Monitor Approach

Build and preserve your wealth by adopting long-term investment strategies. Aim to keep buy and sell decisions to a minimum as excessive trading raises costs and increases the risk of under-performing versus the market.

For further information including Investment Statements for these products call us on 0800 878 278 or visit www.craigsip.com.

Craigs Investment Partners Limited, or any other person, cannot guarantee the performance of my**START®**, the Defined Portfolios Unit Trusts or any of the nominated securities held to which this brochure relates nor the payment of any return on those securities.

mySTART® is your personal investment plan that lets you control your investments so you can invest in a way that suits you.

Most people know the value of investing but many do not know where to begin. With mySTART® we have made investing easy.

mySTART® is ideally suited to people who are new to investing and want to build a portfolio without having to invest a lot of time or money. Regular investments to your mySTART® portfolio can grow your portfolio faster.

You can create your own portfolio from our list of nominated securities or from one, or a combination of our risk based funds.

Product Feature	Benefit to you
Self-selected Portfolio investment option	You have the control and flexibility to select your investments from our list of nominated Australasian and Global securities.
Defined Portfolio investment option	You can choose from our range of risk-based Investment Options which correspond to our Defined Portfolios Unit Trusts ¹ that best suit your needs and risk profile, and leave the management of your mySTART® portfolio to Craigs Investment Partners Investment Management Limited.
Delivers competitive performance	mySTART® is designed to maximise your returns while minimising your costs, providing you with cost-effective access to global investment options. All dividends received and interest earned from your portfolio are automatically reinvested to increase the overall value of your portfolio.
Flexible investments	You determine how much to invest and how often – options include regular investments, lump sums or a combination of both.
Access to your funds	Your mySTART® funds are always available for you to use – they are not “locked-in” until you reach a specified age.
Investment advice	Your Craigs Investment Partners Adviser is available to help you tailor your mySTART® portfolio to suit your risk profile.
Proven investment philosophy and performance	<p>The key tenets of our investment philosophy are:</p> <ul style="list-style-type: none"> • Minimisation of costs • Focus on quality • Compounding returns • Buy and monitor approach <p>This ensures a balanced approach is applied to any investment portfolio. Craigs Investment Partners Investment Management Limited, backed by our research team, actively monitors the composition of the Defined Portfolios Unit Trusts¹ with an aim of achieving above-average risk adjusted returns.</p>
Full portfolio administration	mySTART® provides freedom from the day-to-day administration of your portfolio, saving you time and hassle. All your investment correspondence is dealt with, including the collection and automatic re-investment of dividends. Every six months you will receive a portfolio report of your investment.
Transparency of investments	You are able to view the securities or funds you are invested in.

¹Please see our website www.craigsp.com or the Defined Portfolios Investment Statement for further details.

What are my investment options?

my**START**® offers three investment options:

OPTION 1

Self-selected Portfolio

Create your own portfolio from our list of nominated securities.

OR

OPTION 2

Defined Portfolio

Choose one or a combination of our risk-based funds.

OR

OPTION 3

Self-selected Portfolio + Defined Portfolio

Choose any combination of both Portfolios.

When selecting an Investment Option you need to consider your appetite for investment risk. We recommend that you seek advice from a Craigs Investment Partners Adviser before making an investment decision.

Self-selected Portfolio

A Self-selected Portfolio gives you the flexibility to create your own portfolio from our list of nominated securities.

This gives you control over the asset allocation of your portfolio and the securities that make up your investment. In conjunction with your Investment Adviser you can select from our list of nominated securities, giving you global investment options across a range of sectors and securities.

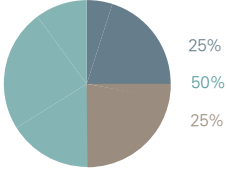
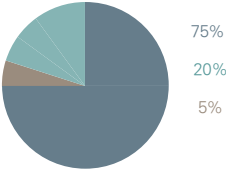
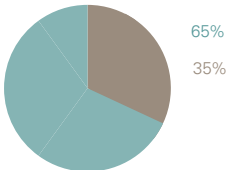
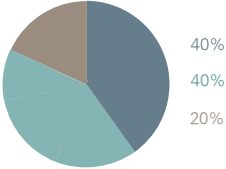
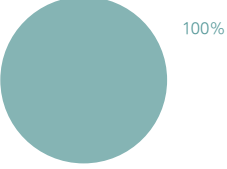
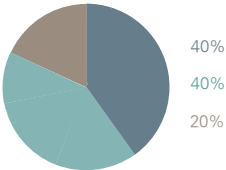
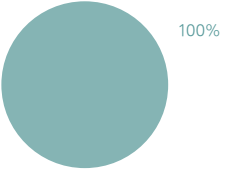
A list of the current nominated securities is available from your Craigs Investment Partners Adviser on request.

Your Self-selected Investment Options include:

Cash and fixed interest	Access to your cash via Craigs Investment Partners Cash Management Accounts. Access to fixed interest securities via our Defined Portfolios Fixed Interest Fund or Conservative Fund.
New Zealand equities	Select from our list of nominated securities for access to New Zealand shares, listed index funds that track local stockmarket indices or select our Defined Portfolios New Zealand Equity Fund.
Global funds	Select from our list of nominated securities for access to investment funds that provide an easy and diversified way to invest in global markets and themes such as the emerging markets.
Property	Select from our list of nominated securities for access to local and global listed property funds that invest in, or have interests in, the property industry.
Australian equities	Select from our list of nominated securities for access to Australian shares through listed index funds that track local stockmarket indices or choose our Defined Portfolios Australian Equity Fund.
Global equities	Select from our list of nominated securities for access to direct investment in global shares in the US, UK, Europe, Asia and the emerging markets or choose our Defined Portfolios Equity Fund.

Defined Portfolios

The Defined Portfolios Unit Trusts provide easy access to a diversified range of risk based Investment Options.

ASSET CLASS KEY	
Income Asset:	■ CASH & FIXED INTEREST ■ Growth Asset: NZ/AUST EQUITIES ■ GLOBAL EQUITIES
LOWER RISK	HIGHER RISK (cont)
<p>FIXED INTEREST FUND</p> <p>Investment Objective</p> <p>To preserve capital while generating an income stream. The Fund will generally hold a diversified portfolio predominantly made up of New Zealand fixed interest and cash, including NZ Government stock, local authority stock, corporate bonds, term deposits, interest rate swaps, floating rate notes and forward rate agreements. The Fund may also hold global fixed interest either directly, through exchange traded funds or approved managed funds. All global investments will be fully hedged to New Zealand dollars.</p> 	<p>GROWTH FUND</p> <p>Investment Objective</p> <p>To grow the value of capital. The Fund will generally hold a diversified range of investments made up predominantly of equities. The Fund will also hold New Zealand and international fixed interest based investments and cash. Investments in managed funds may be included if deemed appropriate.</p> 
<p>CONSERVATIVE FUND</p> <p>Investment Objective</p> <p>To preserve capital, while generating an income stream that is automatically re-invested. The Fund will generally hold a diversified range of investments predominantly made up of cash, bank bills, fixed interest, and corporate debt securities. These income assets serve to reduce the downside risk of the investment markets. Equities may also be held to provide a growth component to the Fund. Investments in managed funds may be included if deemed appropriate.</p> 	<p>EQUITY FUND</p> <p>Investment Objective</p> <p>To grow the value of capital. The Fund will hold a diversified portfolio of listed equity investments. Securities will be chosen by the Manager rather than being those included in a particular index. The Fund will invest predominantly in 'large cap' equities in recognised markets around the world. Listed funds, exchange traded funds and hedge funds may be included if deemed appropriate.</p> 
MEDIUM RISK	HIGHER RISK (cont)
<p>BALANCED FUND</p> <p>Investment Objective</p> <p>To grow the value of capital, by providing a mix of both capital growth and income. The Fund will generally hold a diversified range of investments made up of equities, New Zealand and international fixed interest based investments and cash. The income assets are included to aim to restrict the downside risk of market falls. Investments in managed funds may be included if deemed appropriate.</p> 	<p>NEW ZEALAND EQUITY FUND</p> <p>Investment Objective</p> <p>To grow the value of capital. The Fund will hold a diversified portfolio of listed New Zealand equities and cash. Securities will be chosen by the Manager rather than being those included in any NZ equity index. The Fund will invest predominantly in 'large cap' equities. No single equity investment will exceed 15% of the Fund's investments. Futures and options may be used if deemed appropriate.</p> 
HIGHER RISK	HIGHER RISK (cont)
<p>BALANCED SRI FUND</p> <p>Investment Objective</p> <p>To grow the value of capital, by providing a mix of both capital growth and income. The Fund will be restricted to companies and funds that are deemed to be Socially Responsible. On this basis, the Manager will invest in companies that it believes make a positive social or environmental contribution or that are endeavouring to operate in an environmentally and socially sustainable way.</p> 	<p>AUSTRALIAN EQUITY FUND</p> <p>Investment Objective</p> <p>To grow the value of capital. The Fund will hold a diversified portfolio of listed Australian equities and cash. Securities will be chosen by the Manager rather than being those included in any Australian equity index. The Fund will invest predominantly in 'large cap' equities. No single equity investment will exceed 15% of the Fund's investments. Futures and options may be used if deemed appropriate.</p> 
<p>Each Fund has been carefully structured with the aim of delivering the best possible return for the relevant risk profile. A monthly fact sheet for each of the Defined Portfolios Unit Trust funds is available from the Craigs Investment Partners website www.craigsip.com.</p> <p><small>Portfolio compositions may change from time to time at the discretion of Craigs Investment Partners Investment Management Limited.</small></p>	

How do my investments grow?

Several factors can contribute to the growth of your investments including:

- **Share Performance**

When the value of your shares increase, so does the value of your investment portfolio.

- **Dividends and Distributions**

Within my**START**[®], all dividends and distributions earned on your investments are automatically reinvested in the relevant security increasing the total number of shares you hold.

- **Interest on Cash and Fixed Interest Securities**

Interest earned on your deposits held in Cash Management Accounts is compounded monthly at competitive interest rates.

How do I know what my investments are worth?

Every April and October, or any other time at your request, we will send you a summary of your my**START**[®] portfolio.

You will receive our six-monthly **START**[®] Review which details the performance of all the my**START**[®] securities and Defined Portfolios Unit Trusts.

START[®] Portfolio Reports can also be accessed on our website. Reports available are the Portfolio Summary, Holdings Statement and Transaction Statement, updated daily. Please contact your Investment Adviser to gain access to the reports on our website.

A monthly fact sheet for each of the Defined Portfolios Unit Trust funds is available from the Craigs Investment Partners website www.craigsip.com or from your Investment Adviser.

What are the costs?

my**START**[®] gives you cost effective access to a range of Australasian and Global Investment Options. Our competitive fees ensure that more of your money is invested and working for you.

	Self-selected Portfolio	Defined Portfolio	Explanation of Fees
Administration Fee	\$30 per annum	\$30 per annum	Covers the cost of providing the support infrastructure for my START [®] , including maintaining and operating your payment authorities.
Brokerage	2.50% on new amounts invested and amounts withdrawn	1.00% on new amounts invested or switched between funds	Covers the cost of undertaking research, identifying specific securities and executing trades and is charged on transactions at entry and exit. This charge also applies on any amounts that are switched between investments.*
Custodial Service Fee	1.00% Self-selected Portfolio	0.75% Fixed Interest Fund 0.75% Conservative Fund 1.00% Balanced Fund 1.25% Balanced SRI Fund 1.25% Growth Fund 1.25% Equity Fund 1.25% New Zealand Equity Fund 1.25% Australian Equity Fund	Covers the cost of maintaining your my START [®] account, processing investments and withdrawals, receiving and actioning correspondence and preparing account statements. For a Self-selected Portfolio the custodial service fee is based on the gross asset value of each my START [®] portfolio and is an annual fee charged six monthly in arrears.**

* Switching - You are entitled to make one free switch per year, thereafter a fee may be charged.

** Where you choose a selection of portfolios the charge will be pro-rata.

Other fees and charges

Defined Portfolios

Craigs Investment Partners Investment Management Limited Defined Portfolios Unit Trusts (The Defined Portfolios) charge a Trustee Fee and Management Fee, which are included (along with the Custodial Service Fee) in the unit price of the funds. For further details refer to the Defined Portfolios Investment Statement.

Self-selected Portfolios

Securities you select may charge additional fees such as management or performance fees, which will be included in the unit price of the security. For further details refer to the Investment Statement or offer document for that security.

Who looks after my investments?

All investments are held on your behalf by a custodian Custodial Services Limited.

Custodial Services Limited is a wholly owned subsidiary of Craigs Investment Partners Limited. Custodial Services Limited, as Custodian, acts as a bare trustee. That is, the company holds investments in trust for the clients absolute benefit and at their complete disposal. The client always remains the beneficial owner of the investments.



Custodial Services Limited is bound by the rules of the New Zealand Exchange (NZX), which are designed to protect the interests of investors and promote market integrity.

What are my risks?

It is possible that at any time the balance of your portfolio may be less than the amount you or your employer (if applicable) have invested. This is because all investments carry risk.

It is important to note that events affecting the valuation of investments cannot always be foreseen and past performance is no guarantee of future performance. Investment returns will vary from period to period and may be positive or negative.

The principal risks applying to an investment portfolio that could affect returns are:

- **Investment risk:**

The risk of negative returns, or that the returns for a particular security within your portfolio are insufficient. Investment risk includes the risks associated with currency valuation, interest rate revisions, and specific risks associated with individual securities and investments;

- **Liquidity risk:**

The risk of your portfolio not being able to meet monetary obligations in a timely manner. The risk arises where there is a mismatch between the maturity profile of investments and the amounts you wish to withdraw or where there is an investment in an illiquid security (one where there is no (or limited) secondary market trading activity);

- **Regulatory risk:**

The risk of future changes to tax or other legislation which could affect the operation of your portfolio that has the effect of reducing the value of your investments;

- **Credit risk:**

The risk of securities within your portfolio becoming insolvent, being placed into receivership, liquidation or

statutory management or being otherwise unable to meet its financial obligations. If this occurs, you may not recover the full amount of your interest in the security;

- **Currency risk:**

The risk of foreign currency movements that can have an adverse effect on the New Zealand dollar value of your portfolio;

- **Interest rate risk:**

The risk associated with changes in market interest rates that could have a negative impact, directly or indirectly, on all types of equity and debt securities (including property based securities);

- **Counterparty risk:**

The risk associated with a third-party defaulting on their obligations to a security within your portfolio resulting in a loss of value in your portfolio;

- **Market risk:**

The risk associated with changes in general market conditions that may affect the value of investments, for example political events, natural disasters, legislative changes and other macro economic events.

If any of the above factors apply to your portfolio, or securities within your portfolio, you may receive less than you have invested. The value of your portfolio may rise or fall, and it is not guaranteed.

Managing risk

One way of managing and reducing risk is to invest in a diversified portfolio, one that invests in a wide range of securities, in a broad range of industry sectors, in a variety of markets. Your Investment Adviser can provide you with information about the different investment options available to you.

It is important to note that Craigs Investment Partners Limited cannot guarantee the performance or returns of the securities within your portfolio, or the return of your capital.

How do I get started?

Investing in my**START**[®] is simple. Just follow the four easy steps outlined below.

1. Decide how much you want to invest

Your Craigs Investment Partners Adviser can help you determine how much you need to invest to reach your investment goal.

2. Complete the my**START**[®] Portfolio Selection Guide

- This guide will help to identify the investment option/s that may suit you based on your investment options and risk profile.
- If you would like to create a Self-selected Portfolio from our list of nominated securities, you should contact your Craigs Investment Partners Adviser for guidance. If you do not currently have a Craigs Investment Partners Adviser, contact your nearest Craigs Investment Partners branch on 0800 272 442.
- Additional information on the Defined Portfolios Unit Trusts can be found on our website www.craigsip.com or in the Defined Portfolios Investment Statement. Simply search using the key words "Funds Management".

3. Complete and return your Application Form(s)

Your application should include:

- Completed Application Form;
- Completed Craigs Investment Partners Client Agreement Form (where applicable);
- Identity Verification Documentation (where applicable);
- Completed Direct Debit Form (if applicable); and
- A cheque for lump sum investments (if applicable) made payable to 'Craigs Investment Partners Limited Client Funds Account' and crossed non-transferable.

4. Return your completed application to your nearest Craigs Investment Partners branch (including any payment), or mail freepost to:

START[®]
Craigs Investment Partners Limited
Freepost 366
PO Box 13155
Tauranga 3141

If you need any further information, please contact your Craigs Investment Partners Adviser or call the **START**[®] team toll free on **0800 878 278** or visit www.craigsip.com.

You can also email us at start@craigsip.com.

What happens next?

On receipt of your application we will open your new my**START**[®] Account and advise you of your account details. Following receipt of your initial deposit (either your cheque or your first direct debit) we will purchase your investments on

the next available investment day (for lump sum investments) or on your nominated investment date (for regular investments). A portfolio and transaction statement will be sent to you detailing your initial investment.

Disclosure Statement

In accordance with the Financial Advisers Act 2008 (the 'Act') and the Code of Professional Conduct for Authorised Financial Advisers, this my**START**[®] service is a class service and anyone receiving this my**START**[®] service will not receive a personalised service involving personalised advice as defined by the Act.

This means that in providing the my**START**[®] service we will not consider whether my**START**[®] is suitable to your personal circumstances, and will not take into account your financial position, financial needs, financial goals or risk tolerance.

You should therefore consider your personal circumstances in determining whether my**START**[®] is suitable to you.

Craigs Investment Partners Limited, or any other person, cannot guarantee the performance or returns of my**START**[®], or the return of capital. Investments made in my**START**[®] are subject to investment and other risks and are not guaranteed.

Portfolio Selection Guide

How to identify which Portfolio may suit your risk profile

To complete the following questionnaire:

Tick the response that is most appropriate, then add the highlighted numbers that correspond to each of your ticked responses – only one number/response per question.

1. What age bracket are you in:

- 10 Under 35 years
- 7 35 to 45 years
- 4 45 to 55 years
- 1 Over 55 years

2. What is your investment time frame:

- 1 Less than 5 years
- 4 Between 5 & 7 years
- 7 Between 8 & 10 years
- 10 Greater than 10 years

3. Investment funds may rise and fall in value. Which statement best describes your feelings towards fluctuations in value:

- 1 I wish to preserve my capital and am unwilling to accept any decline in the value of my investment.
- 3 I can accept only marginal fluctuations in the value of my investments.
- 5 I understand that pursuing higher returns may mean accepting fluctuations in the value of my investments.
- 7 I can accept a reasonable degree of fluctuations in the value of my investments.
- 10 My aim is to achieve long-term growth. I can accept a higher degree of fluctuations in the value of my investments.

4. Choose the statement that best describes your feelings towards investments.

- 1 I prefer an investment portfolio with virtually no risk, recognising there may be no capital growth potential.
- 3 I prefer an investment portfolio of lower to medium-risk funds that offers conservative growth potential.
- 5 I prefer an investment portfolio of medium-risk funds that offers balanced growth potential over a medium term.
- 7 I prefer an investment portfolio of medium to higher-risk funds with higher potential returns over a longer term.
- 10 I prefer higher-risk investments that offer the highest potential returns over the longer term.

Your Total Score

Add the highlighted numbers that correspond to each of your ticked responses for questions 1 to 4.

Your Total Score |

Your Portfolio Selection (from your score)

If you scored:

- Less than 15 consider the Fixed Interest Fund or the Conservative Fund
- Between 16 and 29 consider the Balanced Fund
- More than 30 consider the Balanced SRI Fund, the Growth Fund, the New Zealand Equity Fund or the Australian Equity Fund
- More than 30 - and you wish to tailor your investment, consider a Self-selected Portfolio

Please bear in mind that this is only a guide. If you have completed this guide, and would like to discuss your findings and investment opportunities, contact your Craigs Investment Partners Adviser or call the **START**® team on 0800 878 278.

Please read and follow all instructions when completing this Application Form. If you have any questions or require assistance with completing this Application Form, please contact your Investment Adviser.

If you are a NEW Craigs Investment Partners Client opening a mySTART® account only, please complete the following sections:

- A Account Details
- B Portfolio Selection
- C Source of Funds
- D Identity Verification
- E Settlement Instructions
- F Applicant Signatures
- G Authorised Persons (if applicable)

To be completed for anyone authorised to instruct on the Account in addition to the Applicants recorded in Section A. For example, this section must be completed where a spouse, partner, professional adviser, relative or friend is authorised to instruct us on your behalf.

- H Certificate of Non-Revocation of Power of Attorney (if applicable)

To be completed if a person is acting as Attorney for the Applicant or for an Authorised Person.

Direct Debit Form (for regular investments)

If you are an existing Craigs Investment Partners Client opening a mySTART® account, please complete the following sections:

- A Account Details
 - B Portfolio Selection
 - C Source of Funds
 - D Identity Verification
 - F Applicant Signatures
- Direct Debit Form (for regular investments)

If you are a Trust or Company opening a mySTART® account only, please complete the following sections. Please note if you are a NEW Craigs Investment Partners Client you will also need to complete a Craigs Investment Partners Client Agreement.

- A Account Details
 - B Portfolio Selection
 - C Source of Funds
 - D Identity Verification
 - F Applicant Signatures
- Direct Debit Form (for regular investments)

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This completed Application Form should be returned to your nearest Craigs Investment Partners branch or to:

START®
Craigs Investment Partners Limited
Freepost 366
PO Box 13155
Tauranga 3141

Tel 0800 878 278

Full Name

This includes your First Name, Middle Name(s), Last Name - please do not use initials or abbreviations.

Primary Postal Address

This is the address that we will use for all correspondence regarding your mySTART® Account.

IRD Number

In the case of a joint application, please provide the IRD number and tax rate of the applicant who is in the highest tax band.

PIR

PIR is the rate at which income from a PIE will be taxed and is based on your taxable income. If you need more information on PIR, visit www.craigsip.com.

CLIENT ACCOUNT No.

INVESTMENT ADVISER

If you are completing this form as a Trust or Company you will also need to complete a Craigs Investment Partners Client Agreement Form.

A Account for Individual, Joint Applicants or a Minor (individual under 18 years)

A parent or guardian must complete Section A1 of this application form for an account opened on behalf of a minor. Details of the minor will need to be completed in Section A2.

A1 Individual or First Joint Applicant

Male Female

Mr Mrs Miss Ms Dr

Full Name |

Date of Birth |

DAY MONTH YEAR

A2 Second Joint Applicant or Minor (individual under 18 years)

Male Female

Mr Mrs Miss Ms Dr

Full Name |

Date of Birth |

DAY MONTH YEAR

A3 Account for a Trust or Company

Full Name of Trust or Company |

Full Name of Trustees/Directors |

- 1.
- 2.
- 3.

A4 Primary Contact Details for the Account

Name of Primary Contact |

Primary Postal Address |

Postcode |

Please complete each section below and tick one box for your preferred method of contact.

Telephone: Home Mobile

Telephone: Work Facsimile

E-mail |

A5 Taxation Information for the Account

Please ensure the IRD number belongs to the account holder.

IRD Number |

Prescribed Investor Rate (PIR): 10.5% 17.5% 28% Other |

Resident Withholding Tax (RWT) Election Rate:

10.5% 17.5% 30% 33%

Exempt - please provide a copy of the RWT exemption certificate.

Other (please specify) |

(Please specify)

C Source of Funds

Regular investment funds are to be sourced from:

- Nominated bank account - please complete the Direct Debit form
- Craigs Investment Partners Equities Account
- Craigs Investment Partners Cash Management Accounts - please complete the Cash Management Account Authority to Deduct section below.
- Deduct from wages - please contact the **START**[®] team on 0800 878 278

Lump sum investment funds are to be sourced from:

- Cheque attached - payable to 'Craigs Investment Partners Client Funds Account' and crossed 'non-transferable'
- Craigs Investment Partners Equities Account
- Craigs Investment Partners Cash Management Accounts - please complete the Cash Management Account Authority to Deduct section below.
- Deduct from wages - please contact the **START**[®] team on 0800 878 278

Craigs Investment Partners Cash Management Account Authority to Deduct

If investment funds are to be sourced from a Craigs Investment Partners Cash Management Account other than your own, the owner of this account must complete this authority to deduct section.

To CIP Cash Management Nominees Limited,

I/we hereby authorise you, until further notice, to debit my/our account for the funds as detailed below:

Craigs Investment Partners Cash Management Account Name:

Craigs Investment Partners Cash Management Account Number:

mySTART[®]

Account Number

If unknown, Craigs Investment Partners to complete.

Investments on behalf of:

mySTART[®] Account Name:

mySTART[®] Account Number:

Authorised Signature(s)

Please ensure for accounts with more than one signatory, that all signatures are obtained.

Authorised Signature(s)

Full Name |

Signature |

Date |

DAY MONTH YEAR

Full Name |

Signature |

Date |

DAY MONTH YEAR

CLIENT ACCOUNT No.

INVESTMENT ADVISER

Identity Verification

Client identity verification documents held by Craigs Investment Partners must always be current, hence you may be asked to update your identity verification documents from time to time.

Craigs Investment Partners may request to sight the original of any identity verification document that has been copied and used by you for identity verification purposes.

Photo ID

Provided must be of a quality to enable the Authorised Person's identity to be verified.

Certified Copy

A certified copy is one which has been stamped and endorsed by a Justice of the Peace, a Lawyer or a Court official. The name, title and signature of the certifier are to be shown legibly on the copy.

Identity of a Minor

Must be verified by providing photo ID (including proof of age), or if not available, by providing a certified copy of the minor's birth certificate.


D Identity Verification

Acceptable Forms of Identification

As a NZX firm we are required to verify the identity of clients and persons that are authorised to act on their behalf, in accordance with the requirements of the Financial Transactions Reporting Act 1996 and the NZX Participant Rules. These procedures have been established to protect you by ensuring that only authorised persons can transact on your account.

All client identity verification documents must be certified by a Justice of the Peace, a Lawyer, or a Court official. Alternatively, identity verification documents can be verified by your Investment Adviser or Assistant Investment Adviser.

A certified copy of one of the following must be provided for EACH of the Individuals listed in Section A:

Attach here 

- Current and valid Passport
- Current and valid Drivers Licence

For Minor (if photo ID is not available)

- Copy of Birth Certificate

Or, if none of the above are available:


Certified copies of two forms of Approved Identification (please tick the two forms you have provided):

- Current and valid New Zealand Police issue photo firearms licence
- Credit card with the cardholder's photo embedded
- New Zealand Police photo identity card
- Current and valid national identity card
- New Zealand Defence photo identity card
- Current and valid student identity card

Bank Account details

For identity verification purposes, proof of bank account in the same name as the Account with Craigs Investment Partners is to be provided to us.

Please attach one of the following:

Attach here 

- A bank encoded deposit slip with pre-printed (not handwritten) details of your bank account name and number; or
 - A copy of a cheque for your bank account; or
 - A copy of a bank account statement for your bank account; or
 - A verification letter or other document of confirmation provided by your bank;
 - A printed version of your bank account details from your online banking;
- OR
- If you do not hold a bank account in the same name as the Client Account named in Section A, then a second suitable form of ID for the client must be provided.

E Settlement Instructions


The settlement method selected below will be used as the default settlement method for both your buy and sell transactions. Please contact your Craigs Investment Partners Adviser if you do not wish this settlement method to be used for a particular transaction.

How would you like your transactions to be settled? (select one method only)

- To/from my/our Craigs Investment Partners Cash Management Account (if this option is selected, please complete the Craigs Investment Partners Cash Management Accounts Application Form).
- To/from my/our bank account as detailed in Section D.
- By cheque.
- To/from my/our alternate bank account as detailed below (this account may be in a different name to your Account with Craigs Investment Partners).

Name of Bank |

Account Name |

Attach here 

If transactions are to be settled to/from an alternate bank account, please attach one of the following:

- A bank deposit slip with pre-printed (not handwritten) details of your bank account name and number; or
- A copy of a cheque for this bank account; or
- A copy of a bank account statement; or
- A verification letter or other document of confirmation provided by your bank; or
- A printed version of your bank account details from your online banking

Delivery of Contract Notes (Please select one option)

How do you wish to receive contract notes? Via Email Via Post Both

If Email is selected, do you wish to have access to your contract notes password protected?

- Yes – Craigs Investment Partners will contact you regarding your password No

In order to settle your transactions

We recommend you open a Craigs Investment Partners Cash Management Account from which you can automatically draw funds or to which you can direct funds.

If you have elected payment to be made by cheque

The cheque will be made out in the name of the registered holder(s) of the Securities and delivered to the Primary Postal Address, unless we receive written notification from you that the cheque is to be made out to someone other than yourself/yourselfs and/or delivered to an address other than the Primary Postal Address.

Delivery of contract notes

Please note you will not receive contract notes for your mySTART[®] sales and purchases.

CLIENT ACCOUNT No.

INVESTMENT ADVISER

F Applicant(s) signatures

I/we request that Craigs Investment Partners open a mySTART® Account in the name of the applicant(s).

I/we confirm that:

1. I/we have received and read a copy of the Disclosure Statement for my/our Craigs Investment Partners Adviser(s).
2. I/we have received a copy of the Terms and Conditions;
3. I/we agree to be bound by the Terms and Conditions;
4. I/we have read and understood the risk warnings set out in Clause 16 of the Terms and Conditions;
5. I/we agree to be bound by any terms and conditions of a nominee holding Securities on my/our behalf as bare trustee;
6. I/we agree that fees will be debited to my/our mySTART® account;
7. I/we appoint Custodial Services Limited as nominee to hold my/our mySTART® Securities on my/our behalf as bare trustee and Custodial Services Limited agrees to hold my/our mySTART® Securities on terms and conditions set out in the Terms and Conditions;
8. My/our funds are to be invested as indicated in Section B of the Application Form; and
9. The information supplied on this form is correct.

I/we acknowledge that:

1. Craigs Investment Partners Investment Management Limited may review the Defined Portfolios (as detailed in our current Defined Portfolios Investment Statement) from time to time;
2. If I/we do not instruct Craigs Investment Partners and/or its Investment Advisers to determine suitability that the advice provided will then be class advice and I/we are aware of the limitations of class advice.
3. It is my/our responsibility when receiving a Personalised Service to provide Craigs Investment Partners with full and accurate details of my/our financial information ("the Financial Information") and for me/us to provide Craigs Investment Partners with ongoing updates of any material changes to the Financial Information;
4. The Financial Information is required by Craigs Investment Partners to enable its Investment Advisers to determine suitability and to the nature of the personalised service being provided;
5. My/our Craigs Investment Partners Adviser's investment advice and securities recommendations to me/us will be based on Financial Information that I/we provide to Craigs Investment Partners. If that Financial Information is incomplete and/or inaccurate, my/our Craigs Investment Partners Adviser's investment advice and securities recommendations to me/us may also be incomplete and/or inaccurate;
6. Craigs Investment Partners may register a Financing Statement over the Securities at the Personal Property Securities Register if I/we do not pay the purchase price for the Securities to Craigs Investment Partners by the due date for payment; and
7. I/we must obtain the written consent of a nominee that is not associated with Craigs Investment Partners, before Craigs Investment Partners completes a Client Outward Transfer (as defined in the NZX Participant Rules) on my/our behalf into the name of that nominee.

I/we consent to:

1. The Authorised Person(s) (if any) acting on my/our behalf;
2. Receiving contract notes by e-mail where I/we have elected this option in this Client Agreement;
3. My/our orders being put to market for me/us at the careful discretion of Craigs Investment Partners pursuant to Clause 8 of the Terms and Conditions; and
4. Craigs Investment Partners exercising its limited discretion pursuant to Clause 23.7 of the Terms and Conditions.

Capacity

Please enter the 'Capacity' in which you are signing this application form i.e. Self; Attorney for the Client; Parent or Guardian for a Minor; Director; Partner; Officer; Trustee; Executor; Witness.

Signing as Attorney

If you are signing this application form as attorney for an applicant, please contact Craigs Investment Partners to obtain a Certificate of Non-Revocation of Power of Attorney, that must be signed in conjunction with this application form.

For a Trust

All trustees must sign.

For a Company

If there is one Director, that director must sign and have their signature witnessed. If there are two or more Directors, two Directors must sign.

Individual or first joint applicant

Full Name
Capacity
Signature
Date
DAY MONTH YEAR

Second joint applicant

Full Name
Capacity
Signature
Date
DAY MONTH YEAR

Witness (required for Companies that have only one Director)

Full Name
Capacity
Signature
Date
DAY MONTH YEAR

CLIENT ACCOUNT No.

INVESTMENT ADVISER

Identity Verification

Client identity verification documents held by Craigs Investment Partners must always be current, hence you may be asked to update your identity verification documents from time to time.

Craigs Investment Partners may request to sight the original of any identity verification document that has been copied and used by you for identity verification purposes.

Photo ID

Provided must be of a quality to enable the Authorised Person's identity to be verified.

Certified Copy

A certified copy is one which has been stamped and endorsed by a Justice of the Peace, a Lawyer or a Court official. The name, title and signature of the certifier are to be shown legibly on the copy.

Before signing, please read Section F.

If you do not understand the nature and effect of these sections, please contact the Client's Investment Adviser or your legal adviser before signing this section of the Client Agreement.

If the Company has two or more Directors;
two Directors must sign.

If the Company has only one Director;
that Director must sign and have their signature witnessed.

CLIENT ACCOUNT No.

INVESTMENT ADVISER

G2 Identity Verification

Acceptable Forms of Identification

As a NZX firm we are required to verify the identity of clients and persons that are authorised to act on their behalf, in accordance with the requirements of the Financial Transactions Reporting Act 1996 and the NZX Participant Rules. These procedures have been established to protect you by ensuring that only authorised persons can transact on your account.

All client identity verification documents must be certified by a Justice of the Peace, a Lawyer, or a Court official. Alternatively, identity verification documents can be verified by your Investment Adviser or Assistant Investment Adviser.

A certified copy of one of the following must be provided:

Attach here



- Current and valid Passport
- Current and valid Drivers Licence

Or, if none of the above are available:

Certified copies of two forms of Approved Identification (please tick the two forms you have provided):

- Current and valid New Zealand Police issue photo firearms licence
- Credit card with the cardholder's photo embedded
- New Zealand Police photo identity card
- Current and valid national identity card
- New Zealand Defence photo identity card
- Current and valid student identity card

G3 Authorised Person's Undertakings and Signatures

I/We as an Authorised Person:

1. Confirm that I/we have authority to act on behalf of the Client;
2. Confirm that I/we have received and read the Disclosure Statements for the Client's Craigs Investment Partners Adviser(s);
3. Confirm that I/we have received a copy of the Terms and Conditions;
4. Agree to be bound by the Terms and Conditions;
5. Have read and understood the risk warnings set out in clause 16 of the Terms and Conditions;
6. Agree to be bound by any terms and conditions of a Nominee Company holding Securities on behalf of the Account holder as bare trustee.

All Authorised Persons or their respective Attorneys (if applicable) must sign this Client Agreement and indicate their capacity i.e. Self, Attorney for <name of Authorised Person>, Director of <name of Authorised Person>, Witness.

Where a person is signing as Attorney for the Authorised Person, a copy of the Power of Attorney must be provided, and the Certificate of Non-Revocation of Power of Attorney must be completed and returned to Craigs Investment Partners with this Client Agreement.

Full Name | _____

Capacity | _____

Signature | _____ Date | DAY MONTH YEAR

Full Name | _____

Capacity | _____

Signature | _____ Date | DAY MONTH YEAR

Full Name | _____

Capacity | _____

Signature | _____ Date | DAY MONTH YEAR

Full Name

This includes your First Name, Middle Name(s), Last Name – please do not use initials or abbreviations.

Identity Verification

Client identity verification documents held by Craigs Investment Partners must always be current, hence you may be asked to update your identity verification documents from time to time.

Craigs Investment Partners may request to sight the original of any identity verification document that has been copied and used by you for identity verification purposes.

Photo ID

Provided must be of a quality to enable the Authorised Person’s identity to be verified.

Certified Copy

A certified copy is one which has been stamped and endorsed by a Justice of the Peace, a Lawyer or a Court official. The name, title and signature of the certifier are to be shown legibly on the copy.

H Certificate Of Non-Revocation Of Power Of Attorney

Only to be completed if applicable

This Certificate must be completed if a person is acting as Attorney for an Individual or for an Authorised Person.

H1 Name and Contact Information

Mr Mrs Miss Ms Dr Other |

Full Name |

Postal Address |

Please complete each section below and tick one box for your preferred method or point of contact:

Telephone: Home | Mobile |

Telephone: Work | Facsimile |

E-mail |

Date of Birth | | | | | | |

DAY MONTH YEAR


H2 Identity Verification

As a NZX firm we are required to verify the identity of clients and persons that are authorised to act on their behalf, in accordance with the requirements of the Financial Transactions Reporting Act 1996 and the NZX Participant Rules. These procedures have been established to protect you by ensuring that only authorised persons can transact on your account.

All client identity verification documents must be certified by a Justice of the Peace, a Lawyer, or a Court official. Alternatively, identity verification documents can be verified by your Investment Adviser or Assistant Investment Adviser.

Acceptable Forms of Identification

A certified copy of one of the following must be provided:

Attach here 

Current and valid Passport Current and valid Drivers Licence

Or, if none of the above are available:

Certified copies of two forms of Approved Identification (please tick the two forms you have provided):

<input type="checkbox"/> Current and valid New Zealand Police issue photo firearms licence	<input type="checkbox"/> Credit card with the cardholder’s photo embedded
<input type="checkbox"/> New Zealand Police photo identity card	<input type="checkbox"/> Current and valid national identity card
<input type="checkbox"/> New Zealand Defence photo identity card	<input type="checkbox"/> Current and valid student identity card

H3 Certification

I, _____ of _____ ,
[FULL NAME] [PLACE AND COUNTRY OF RESIDENCE]

_____, certify;
[OCCUPATION]

1. That by Deed dated _____
[DATE]

_____ [FULL NAME OF APPOINTOR]
of _____ ,
[PLACE OF RESIDENCE] [OCCUPATION]
appointed me his/her attorney.

2. That I have not received notice of any event revoking the power of attorney;

Signed at _____ this _____ day of _____ 20____

[SIGNATURE OF ATTORNEY]

A copy of the Power of Attorney and/or Deed of Delegation has been provided to
Craigs Investment Partners

Place of Residence
If the Appointer is a Body Corporate State place of registered office or principal place of business, and if that is not in New Zealand, state the country in which the principal place of business is situated.

CLIENT ACCOUNT No.

INVESTMENT ADVISER

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This completed Direct Debit Form (if applicable) should be returned to your nearest Craigs Investment Partners branch or to:

mySTART®
Craigs Investment Partners Limited
Freepost 366
PO Box 13155
Tauranga 3141

Tel 0800 878 278

Where the Bank Account being debited is in a name, other than the name of the Craigs Investment Partners Account, please provide details from the Bank of those persons authorised to give instructions on the Bank Account. Details should include Account Name, Account Number and name and signatures of Authorised persons.

Investment Date

Your investment date should match your investment date in Section B of the mySTART® Application Form.

mySTART®

Client Account Number

If unknown, Craigs Investment Partners to complete.

CLIENT ACCOUNT No.

INVESTMENT ADVISER

Please read conditions overleaf.

This form is to be completed if you have selected a nominated bank account in Section C.

Authority to Accept Direct Debits (Not to operate as an assignment or agreement)

Name of Account (to be debited)				
Account Details				
BANK	BRANCH	ACCOUNT NUMBER	SUFFIX	
Authorisation Code 0 6 0 5 9 0 7		Date		
		DAY	MONTH	YEAR

To The Bank Manager,

Bank Name
Bank Branch

I/we authorise you until further notice in writing to debit my/our account with all amounts which Craigs Investment Partners, the registered Initiator of the above Authorisation Code, may initiate by Direct Debit. I/we acknowledge and accept that the Bank accepts this Authority only upon the conditions listed on the rear of this form.

Investment Date for Direct Debit

Please indicate the day of the month you would like this Direct Debit to be deducted from your account. If this day falls on a non business day, the Direct Debit will take effect on the next business day.

Investment Date 5th 10th 15th 20th 25th

mySTART® Client Account Name: _____

mySTART® Client Account Number: _____

Before signing this direct debit form please ensure you have read the conditions overleaf.

Authorised Signature(s)

Full Name	
Signature	Date
	DAY MONTH YEAR
Full Name	
Signature	Date
	DAY MONTH YEAR

FOR BANK USE ONLY

Date received	APPROVED	BANK STAMP
Recorded by		
Checked by		
		0590
		06 96

CONDITIONS OF THIS AUTHORITY TO ACCEPT DIRECT DEBITS

1. The Initiator:

- (a) Has agreed to send notice of the net amount of each Direct Debit no later than the day the Direct Debit is initiated. This notice will be provided either:
 - (i) in writing; or
 - (ii) by electronic mail where the Customer has provided prior written consent to the Initiator.

The notice will include the following message:

The amount of \$..... was direct debited to your bank account on (initiating date).

- (b) May, upon the relationship, which gave rise to this Authority being terminated, give notice to the Bank that no further Direct Debits are to be initiated under the Authority. Upon receipt of such notice the Bank may terminate this Authority as to future payments by notice in writing to me/us.
- (c) May, upon receiving an "authority transfer form" (dated after the day of this authority) signed by me/us and addressed to a bank to which I/we have transferred my/our bank account, initiate Direct Debits in reliance of that transfer form and this Authority for the account identified in the authority transfer form.

2. The Customer may:

- (a) At any time, terminate this Authority as to future payments by giving written notice of the termination to the Bank and to the Initiator.
- (b) Stop payment of any Direct Debit to be initiated under this Authority by the Initiator by giving written notice to the Bank prior to the Direct Debit being paid by the Bank.
- (c) Where a variation to the amount agreed between the Initiator and the Customer from time to time to be direct debited has been made without notice being given in terms of clause 1(a) above, request the Bank to reverse or alter any such Direct Debit initiated by the Initiator by debiting the amount of the reversal or alteration of a Direct Debit back to the Initiator through the Initiator's Bank. PROVIDED such request is made not more than 120 days from the date when the Direct Debit was debited to my/our account.

3. The Customer acknowledges that:

- (a) This Authority will remain in full force and effect in respect of all Direct Debits passed to my/our account in good faith notwithstanding my/our death, bankruptcy, or other revocation of this Authority until actual notice of such event is received by the Bank.
- (b) In any event this Authority is subject to any arrangement now or hereafter existing between me/us and the Bank in relation to my/our account.
- (c) Any dispute as to the correctness or validity of an amount debited to my/our account shall not be the concern of the Bank except in so far as the Direct Debit has not been paid in accordance with this Authority. Any other dispute lies between me/us and the Initiator.
- (d) Where the Bank has used reasonable care and skill in acting in accordance with this Authority, the Bank accepts no responsibility or liability in respect of:
 - (i) the accuracy of information about Direct Debits on Bank statements
 - (ii) any variations between notices given by the Initiator and the amounts of Direct Debits.
- (e) The Bank is not responsible for, or under any liability in respect of the Initiator's failure to give written notice correctly nor for the non-receipt or late receipt of notice by me/us for any reason whatsoever. In any such situation the dispute lies between me/us and the Initiator.

4. The Bank may:

- (a) In its absolute discretion conclusively determine the order of priority of payment by it of any monies pursuant to this or any other Authority, cheque or draft properly executed by me/us and given to or drawn on the Bank.
- (b) At any time terminate this Authority as to future payments by notice in writing to me/us.
- (c) Charge its current fees for this service in force from time to time.
- (d) Upon receipt of an "authority to transfer form" signed by me/us from a bank to which my/our account has been transferred, transfer to that bank this Authority to Accept Direct Debit.

OFFICE USE ONLY

Adviser Acknowledgment

I have provided the client with the following documents

- Terms and Conditions
- Disclosure Statement
- Scope of Service

- The client has completed and signed a Client Agreement
- Current and valid identity documents obtained

Class Client

- If required, the Client has signed an Opt Out Letter (Scanned to AP)
(Acknowledging that any advice I give will not be based on personal financial circumstances)

Personalised Client

- The client has completed a Discovery Profile
- The client has been given an Asset Allocation Flyer
- I have provided the client with a Proposal including an Investment Policy Statement (Scanned to AP)

* Obtaining an Opt Out Letter is not mandatory for clients in a class service. Clients in a class service need only sign an Opt Out if an adviser deems necessary (so as to minimise the risk of a client mistakenly believing that a 'personalised' service is provided).

Client Name |

Account Number |

Brokerage Percentage |

Minimum Brokerage |

Fees (CSL Clients) |

Other Instructions |

Adviser Name |

Adviser Code |

Adviser Signature |

Date |

DAY

MONTH

YEAR

Adviser Assistant Signature |

Date Scanned into AP

DAY

MONTH

YEAR

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BRANCH DIRECTORY

HEAD OFFICE

TAURANGA

Craigs Investment Partners House
158 Cameron Road
PO Box 13 155, Tauranga 3141

KERIKERI

Hobson House
14 Hobson Avenue
PO Box 841, Kerikeri 0245
Tel: (09) 407 7926, Fax: (09) 407 7429
Email: kerikeri@craigsip.com

WHANGAREI

1 Robert Street
PO Box 573, Whangarei 0140
Tel: (09) 438 1988, Fax: (09) 438 5167
Email: whangarei@craigsip.com

NORTH SHORE

Level 3, Takapuna Finance Centre
159 Hurstmere Road
PO Box 33 352, Takapuna 0740
Tel: (09) 486 6567, Fax: (09) 486 6607
Email: northshore@craigsip.com

AUCKLAND

Level 32, Vero Centre
48 Shortland Street
PO Box 1196, Auckland 1140
Tel: (09) 919 7400, Fax: (09) 303 2520
Email: auckland@craigsip.com

HAMILTON

Cnr Rostrevor & Victoria Streets
PO Box 1282, Hamilton 3240
Tel: (07) 838 1818, Fax: (07) 838 0828
Email: hamilton@craigsip.com

TAURANGA

Craigs Investment Partners House
158 Cameron Road
PO Box 13 155, Tauranga 3141
Tel: (07) 577 6049, Fax: (07) 578 8416
Email: tauranga@craigsip.com

ROTORUA

Level 3, 1109 Fenton Street
PO Box 1148, Rotorua 3040
Tel: (07) 348 1860, Fax: (07) 348 1863
Email: rotorua@craigsip.com

GISBORNE

75 Childers Road
PO Box 153, Gisborne 4040
Tel: (06) 868 1155, Fax: (06) 868 1154
Email: gisborne@craigsip.com

NEW PLYMOUTH

54 Currie Street
PO Box 8011, New Plymouth 4342
Tel: (06) 759 0015, Fax: (06) 759 0016
Email: newplymouth@craigsip.com

WANGANUI

41 Victoria Avenue
PO Box 63, Wanganui 4540
Tel: (06) 349 0030, Fax: (06) 348 5523
Email: wanganui@craigsip.com

PALMERSTON NORTH

First Floor
Cnr Broadway Avenue & Vivian Street
PO Box 1543, Palmerston North 4440
Tel: (06) 953 3460 Fax: (06) 953 0640
Email: palmerstonnorth@craigsip.com

WELLINGTON

Level 11, Craigs Investment Partners House
36 Customhouse Quay
PO Box 10 556, Wellington 6143
Tel: (04) 917 4330, Fax: (04) 917 4350
Email: wellington@craigsip.com

BLENHEIM

52 Scott Street
PO Box 678, Blenheim 7240
Tel: (03) 577 7410, Fax: (03) 577 7440
Email: blenheim@craigsip.com

CHRISTCHURCH

12 Moorhouse Avenue
Addington
PO Box 90, Christchurch 8140
Tel: (03) 379 3433, Fax: (03) 379 5687
Email: christchurch@craigsip.com

DUNEDIN

1st Floor, Craigs Investment Partners House
330 Moray Place
PO Box 5545, Dunedin 9058
Tel: (03) 477 5900, Fax: (03) 477 6743
Email: dunedin@craigsip.com

GORE

120 Main Street
PO Box 317, Gore 9740
Tel: (03) 208 9310, Fax: (03) 208 4161
Email: gore@craigsip.com

INVERCARGILL

49 Kelvin Street
PO Box 1246, Invercargill 9840
Tel: (03) 214 9939, Fax: (03) 214 9933
Email: invercargill@craigsip.com

FREEPHONE: 0800 272 442

WEBSITE: www.craigsip.com

A Disclosure Statement is freely available on request visit www.craigsip.com