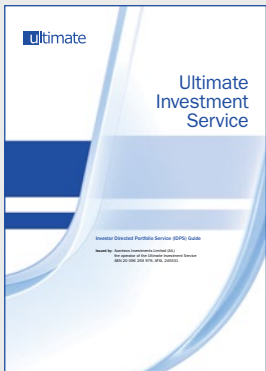


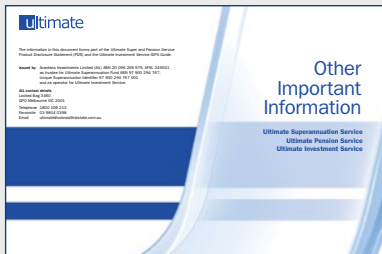
IDPS Guide (this document)

Contains information about the features, benefits, risks and costs of investing in the Ultimate Investment Service.



Other Important Information

Contains information on how to manage your account.



Investment List

Lists the managed funds and term deposits available. Your adviser can provide you with further details on the listed securities available for investment.



Accelerator Cash Account (ACA) Disclosure documents

Contains key information about the ACA if you choose to use an ACA with Ultimate Investment Service.

- the ACA General Information Statement
- the ACA Terms and Conditions (as amended by the 'Important Information about the ACA' section in the Other Important Information brochure)
- the ACA Standard Fees and Charges
- the Bank's Electronic Terms and Conditions