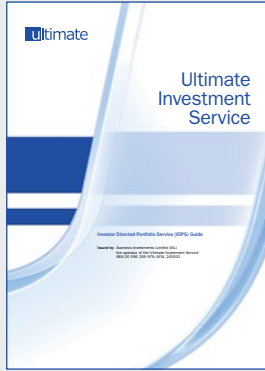


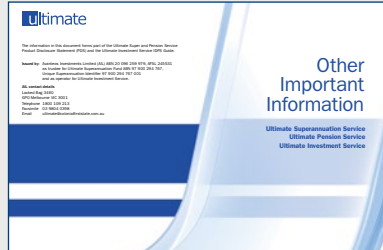
**IDPS Guide  
(this document)**

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