

OC Micro-Cap Fund

Product Disclosure Statement | Date of issue 22 March 2021

Contents

1. About Copia
2. How the Fund works
3. Benefits of investing in the Fund
4. Risks of managed investment schemes
5. How we invest your money
6. Fees and costs
7. How managed investment schemes are taxed
8. How to apply
9. Other information

This Product Disclosure Statement (PDS) is issued by Copia Investment Partners Ltd (ABN 22 092 872 056, AFSL 229316) (Copia, we, our or us), as the responsible entity (RE) of the OC Micro-Cap Fund (ARSN 126 537 424, APIR OPS0004AU) (Fund).

This PDS provides a summary of significant information about the OC Micro-Cap Fund together with references to additional important information about the Fund available at ocfunds.com.au or by contacting Copia on 1800 442 129 or via email at clientservices@copiapartners.com.au.

References to additional information are highlighted with an asterisk (*). It is important that you read this PDS and the additional information (which forms part of this PDS) before making a decision about the Fund.

The information in this PDS is general information only and does not take into account your personal financial situation or needs. You should obtain financial advice tailored to your personal circumstances.

Information in this PDS may change. Any update to information that is not material will be provided at ocfunds.com.au. Please check the website or contact Copia or your financial adviser for any updates prior to investing. A paper copy of any update will be provided free of charge on request.

Contact us

Head office

Copia Investment Partners
Level 25, 360 Collins Street
Melbourne Vic 3000

P 1800 442 129 (*free call*)
E clientservices@copiapartners.com.au

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1. About Copia

Copia holds Australian Financial Services Licence (AFSL) number 229316 and is the RE of the OC Micro-Cap Fund. Its role includes holding Fund assets on trust for investors and investing assets in accordance with the Fund's constitution (constitution) and any applicable laws. As RE, Copia's responsibilities and obligations are governed by the Fund's constitution, the Corporations Act 2001 and general trust law.

Copia has appointed OC Microcap Pty Ltd (OC or the IM) as the investment manager of the Fund.

About the investment manager

OC Microcap Pty Ltd (ABN 12 138 824 300) is a boutique micro-cap Australian equities manager.

Led by Robert Frost, the long-standing and well-resourced team comprises four specialist small and micro-cap investors who together combine over 40 years of investment management experience.

2. How the Fund works

The Fund is a managed investment scheme in which funds subscribed by individual investors are pooled to buy assets on behalf of all investors in the Fund. Assets are selected and managed by a professional investment management team (*refer to the website at ocfunds.com.au).

The Fund is established under a constitution, which sets out your rights, as well as the powers and responsibilities of Copia. You can obtain a free copy of the constitution by contacting us.

Investors are issued units which entitle them to a proportionate interest in the income and assets of the Fund. Investors do not have an entitlement to any particular asset of the Fund. The Fund's assets are valued in accordance with the Fund's constitution based on market values. Unit prices will vary as the market value of the Fund's assets rises and falls.

A unit price is calculated each business day by dividing the Fund's net asset value (NAV) by the number of units on issue. An allowance for transaction costs incurred in buying and selling Fund assets may be added to or subtracted from the Fund's unit price to determine an application price and a withdrawal price. The difference between the application price and the withdrawal price is known as the buy/sell spread (see 'Fees and costs' for more information).

When you invest in the Fund, you will be issued a number of units calculated by reference to the applicable unit application price.

When you withdraw from the Fund, your units will be withdrawn at the applicable unit withdrawal price.

The most recent unit prices are available at <https://www.ocfunds.com.au/funds/oc-micro-cap/#price>.

Making an investment in the Fund

To invest in the Fund, complete the form at the back of this PDS titled *OC Micro-Cap Fund Application Form*. See 'How to apply' for more information. You can add to your investment at any time by sending us a new application form with your investment amount or by filling in an *Additional Investment Form* which you can obtain by contacting us.

Applications can be made between 9am and 5pm on any business day. However, for unit pricing purposes, any applications we receive after 2pm Melbourne time, on a business day, we will generally treat as though we received them on the following business day. You can make payment by bank cheque or make a personal cheque, see the *OC Micro-Cap Fund Application Form* for more information.

Cheques must clear before we issue units. Copia reserves the right to reject an application.

A copy of the *OC Micro-Cap Fund Application Form* is attached to this document. Additional application forms are available at <https://www.ocfunds.com.au/contact/faq/#investing> or by

calling Copia on 1800 442 129.

Investments and withdrawals

You can make investments and withdrawals at any time based on the following requirements (which we may change at our discretion):

Initial investment	\$5,000
Additional investment	\$1,000
Withdrawals	\$1,000
Switches	\$1,000
Minimum account balance	\$5,000

Copia is entitled to retain any interest earned on the application money before it is paid into the Fund.

Making a withdrawal from the Fund

You can withdraw all or part of your investment by completing a *Withdrawal Request Form* and returning it to us via post, fax or mail. A *Withdrawal Request Form* can be obtained by contacting Copia.

We must receive withdrawal requests by 2pm Melbourne time for same-day processing. If we receive a withdrawal request after 2pm, we will generally treat it as being received on the following business day. We usually pay withdrawal proceeds directly to your nominated bank account within five business days of receiving a withdrawal request.

Restrictions on withdrawals

We may suspend withdrawals for a period of 60 days from the day on which units would have been withdrawn.

Where we consider it desirable for the protection of the Fund or in the best interests of investors, we may suspend the withdrawal of units in the Fund for the duration of an event or circumstance where the pricing of the underlying assets of the Fund is not possible.

Transfers and switching

You can also transfer your units in the Fund to another person or switch from the Fund to other funds operated by Copia. Contact Copia on 1800 442 129 for more information and to obtain the relevant forms.

Copia does not charge a fee for switching between funds. However, you may incur a cost in switching between funds through the buy/sell spread process (see 'Buy/sell spread' explanation).

Income distribution

The Fund may earn income such as dividends and interest, as well as net realised capital gains, on the sale of underlying assets. Fund income is distributed every year.

2. How the Fund works (continued)

Net income and realised capital gains generated by the Fund are distributed to investors yearly, usually within two months following the end of 30 June. The Fund's unit price will generally fall following the end of a distribution period reflecting the amount of income and capital gains paid out to unitholders by the Fund.

The distribution amount will vary between distribution periods due to market conditions and investment performance and is not guaranteed.

Subject to the terms of the Fund constitution, there may be times when a distribution is not made by the Fund and times when a 'special' distribution is paid outside of usual distribution periods. Distributions must be made to unitholders of the Fund pro-rata to the proportion each unitholder holds in the total number of units on issue in the Fund. We may pay distributions via a non-negotiable cheque, deposit them directly into a bank account or reinvest as additional units.

Units issued on reinvestment of a distribution are issued at the unit price at the start of business on the first business day of the new distribution period.

We ask unitholders to nominate their preferred method of distribution on the *Application Form*. If you do not make a choice, we will automatically reinvest any distributions on your behalf into the Fund. We will distribute any franking credits or foreign tax credits generated during the period with the 30 June payments.

Platform investors

If you are investing through a master trust, wrap account or other investor-directed portfolio-type service (collectively referred to as a 'platform'), then it is important to understand that generally it is the platform that becomes the investor in the Fund, not you. It follows that the platform has the rights of an investor and we recognise it alone can exercise them. If you invest through a platform, you may also be subject to different conditions from those outlined in this PDS (such as procedures for making investments and withdrawals, cooling-off periods, cut-off times for transacting and additional fees and costs). Copia is not responsible for the operation of any platform. If you invest through a platform, in addition to reading this PDS, you should read the document that explains the platform service.

3. Benefits of investing in the Fund

Dynamic yet under-researched, the micro-cap stock universe can offer compelling investment opportunities with exposure to Australian and New Zealand companies that are listed or unlisted (expected to be listed within six months). Significant benefits include:

- The Fund allows access to investment opportunities and diversification that individual investors usually cannot achieve.
- Access to our highly experienced investment team focussed on generating strong returns.
- A proven bottom-up approach to active investment

management where the research effort is internally driven and focussed on company visits and industry analysis.

- An emphasis on risk management where we screen out complex or speculative businesses from our investment process.
- Flexible cash weightings of up to 20%.
- Strong alignment of interests with clients, the managers are owners of the business and investors in the Fund, providing strong investment performance incentive.
- A limit on the total amount of funds under management to avoid compromising investment performance by lack of transactional flexibility.

4. Risks of managed investment schemes

All investments carry risk. Different strategies may carry different levels of risk, depending on the assets that make up the strategy. Assets with the highest long-term returns may also carry the highest level of short-term risk. The significant risks of investing in the Fund are:

Market risk: the risk of decline across a whole asset class (e.g. the share market) due to economic factors, technological change, political or geopolitical events, changing legal conditions or changing market sentiment.

Investment selection risk: the risk that the specific investments OC chooses for the Fund will not perform as well as others. Some factors that may affect the value of a security are specific company earnings, management changes, competitor behaviour, economic conditions, liquidity, investor sentiment, currency and commodity price movements, government policy and global events.

Interest rate risk: the risk that changes in interest rates can have a negative impact directly or indirectly on investment value or returns. For example, if rates rise, a company's borrowing costs can increase, causing its profits to decline.

Liquidity risk: the risk that securities that are not actively traded may not be readily converted to cash without some loss of capital.

The Fund may not be suitable for investors seeking a short-term investment, who are averse to unit price volatility or who are unable to sustain a loss of investment capital.

Regulatory risk: all investments carry the risk that their value may be affected by changes in laws, particularly taxation laws.

Compensation fee structure risk: the RE and IM may receive compensation based on the performance of the investments of the Fund. These arrangements may create an incentive for the

4. Risks of managed investment schemes (continued)

IM to make more speculative or higher risk investments than might otherwise be the case.

Concentration risk: the Fund's typical portfolio holdings of 25 to 60 stocks represents high investment concentration. The lower the number of stocks, the higher the concentration and, in turn, the higher the potential volatility.

General risk: it is important that you carefully consider the risks of investing in the Fund and that you understand:

- the value of investments will vary over time
- the level of returns will vary and future returns may differ

from past returns

- returns are not guaranteed and you may lose some, or all, of your capital
- laws affecting registered managed investment schemes may change in the future, and
- the level of risk for each investor will vary depending on a range of factors including:
 - age
 - investment time frames
 - where other parts of your wealth is invested, and
 - your risk tolerance.

5. How we invest your money

The Fund offers one investment option. The following information provides an overview of the Fund's return objective and investment strategy in respect of that option. You should consider the likely investment return and risk of the Fund and your investment time frame when deciding whether to invest in the Fund. The investment option will not change during the life of this PDS.

Description	The OC Micro-Cap Fund is a long-only, benchmark-unaware managed investment scheme with a target investment universe of securities listed, or about to list, on the Australian Securities Exchange (ASX) or the New Zealand Stock Exchange (NZX).	Investment strategy (continued)	to that used in the OC Premium Small Companies Fund and the OC Dynamic Equity Fund with small adjustments to account for the different characteristics of micro-cap stocks (i.e. higher risk/ return profiles).																		
Investment objective	<p>The Fund aims to provide investors with strong long-term capital growth by investing in micro-capitalisation (micro-cap) companies with sustainable business models and attractive investment qualities. Micro-cap companies, for the purposes of the Fund, are defined as companies with a market capitalisation of less than \$500m at the time of the initial acquisition.</p> <p>The Fund aims to provide a total return (after fees and expenses) of 5% plus in excess of the S&P/ASX Emerging Companies Accumulation Index over a rolling five-year period.</p>	Strategic asset allocation	<p>The Fund typically invests within the following guidelines:</p> <table border="1"> <tr> <td>Australian listed securities</td> <td>70 - 100%</td> </tr> <tr> <td colspan="2"><i>(including hybrid securities such as convertible notes, redeemable preference shares and partly paid shares)</i></td> </tr> <tr> <td>Cash</td> <td>0 - 20%</td> </tr> <tr> <td>S&P/ASX 300 Index</td> <td>0 - 20%</td> </tr> <tr> <td>Unlisted securities*</td> <td>0 - 10%</td> </tr> <tr> <td>New Zealand listed securities</td> <td>0 - 10%</td> </tr> <tr> <td>Derivatives</td> <td>0%</td> </tr> <tr> <td>Maximum ownership of any company</td> <td>7.5%</td> </tr> <tr> <td>Maximum absolute stock position</td> <td>8%</td> </tr> </table> <p>*Investment made where it is believed a pathway to IPO within 6 months is possible.</p>	Australian listed securities	70 - 100%	<i>(including hybrid securities such as convertible notes, redeemable preference shares and partly paid shares)</i>		Cash	0 - 20%	S&P/ASX 300 Index	0 - 20%	Unlisted securities*	0 - 10%	New Zealand listed securities	0 - 10%	Derivatives	0%	Maximum ownership of any company	7.5%	Maximum absolute stock position	8%
Australian listed securities	70 - 100%																				
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S&P/ASX 300 Index	0 - 20%																				
Unlisted securities*	0 - 10%																				
New Zealand listed securities	0 - 10%																				
Derivatives	0%																				
Maximum ownership of any company	7.5%																				
Maximum absolute stock position	8%																				
Investment strategy	<p>The Fund's investment universe is focussed on companies outside of the S&P/ASX 300 Index, which are often under the radar of professional investors and analysts and therefore under-researched. This can lead to mispricing opportunities, which the Fund is seeking to exploit. OC undertakes detailed fundamental analysis to allow the team to identify securities trading below their intrinsic value and that have sound investment fundamentals providing the potential for strong long-term investment returns. OC will also invest in a small number of quality concept stocks, which have robust business models and a pathway to profitability within five years.</p> <p>The investment strategy will follow a similar investment philosophy and process</p>	Investment time frame	Five-year plus investment period. This is a guide only, not a recommendation.																		
		Risk level	High – the likelihood of your investment going down in the short term is relatively high compared to investments in funds investing in other types of assets such as fixed interest or cash. See 'Risks of managed investment schemes'.																		
		Fund performance	The Fund's performance is available at https://www.ocfunds.com.au/funds/oc-micro-cap/#performance																		
		Other investment considerations	Labour standards and environmental, social and ethical considerations are taken into account when making investment decisions for the Fund.																		
		Other information	For up-to-date information about the Fund's investment strategy, performance and unit prices, visit ocfunds.com.au .																		

6. Fees and other costs

Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your fund balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better services justify higher fees and costs.

You may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask the Fund or your financial adviser.

To find out more

If you would like to find out more, or see the impact of the fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) website www.moneysmart.gov.au has a managed funds fee calculator to help you check out different fee options.

The following table shows the fees and other costs you may be charged. These fees and costs may be deducted directly from your money, from the returns on your investment or from the Fund's assets as a whole. Tax laws are set out in Section 7 of this PDS. You should read all the information about fees and costs as it is important to understand their impact on your investment.

Type of fee or cost	Amount	How and when paid
Fees when your money moves in or out of the Fund		
Establishment fee	Nil	Not applicable
Contribution fee	Nil	Not applicable
Withdrawal fee	Nil	Not applicable
Termination fee	Nil	Not applicable
Management costs	2.48% p.a.	Calculated daily as a percentage of the Fund NAV, payable monthly in arrears

Additional information on fees

Management costs*	
Fees and costs for managing your investment	
Management fee	1.20% p.a. (this includes GST and is net of reduced input tax credits) of the Net Asset Value of the Fund
Performance fee [^]	Estimated to be 1.28% (including GST net of reduced input tax credits) of the Net Asset Value of the Fund
Indirect costs [#]	Estimated to be 0.00% p.a. of the Net Asset Value of the Fund

* Management costs do not include the Fund's transactional and operational costs recovered via the buy/sell spread. See 'Transactional costs and buy/sell spread' on page 6

[^] The performance fee is 20.5% (including GST and net of reduced input tax credits) of any excess performance (after deducting the management fee) above the benchmark S&P/ASX Emerging Companies Accumulation Index. The performance fee in the table above is an estimate based on the performance fee charged for the 12 months to 30 June 2020.

[#] The estimate of indirect costs is based on the costs incurred for the 12 months to 30 June 2020, as a percentage of the average net asset value of the Fund during that period.

The total expenses include transactional and operational costs (including brokerage) and is estimated to be 0.37% of the Net Asset Value of the Fund of which approximately 0.16% was recouped via the buy/sell spread when applications and withdrawals took place. The difference of 0.21% reflected the day-to-day trading costs. The expenses estimate is based on the transactional and operational costs incurred for the 12 months to 30 June 2020 (including brokerage).

6. Fees and other costs (continued)

Management fee

This is the fee we charge for managing the investments, overseeing the Fund's operations and providing access to the Fund. The management fee is calculated daily as a percentage of the NAV of the Fund and payable monthly in arrears.

Normal operating expenses

We currently pay the normal operating expenses of the Fund from our management fee and do not recover these from the Fund.

Abnormal expenses

We may recover abnormal expenses (such as costs of investor meetings, changes to the Fund's constitution and defending or pursuing legal proceedings) from the Fund. The management costs set out above do not include any abnormal expenses. While it is not possible to estimate such expenses with certainty, we anticipate the events that give rise to such expenses will not occur regularly. In circumstances where such events occur, we may decide not to recover these abnormal expenses from the Fund.

Transactional costs and buy/sell spread

The buy/sell spread is a type of transactional cost that may include brokerage, transaction costs, stamp duty and other government taxes or charges. The purpose of the buy/sell spread is to ensure only those investors transacting in the units at a particular time bear the Fund's costs of buying and selling the Fund's assets as a consequence of their transaction.

The buy/sell spread for the Fund is stated as a percentage of the NAV of the Fund and is the difference between the application price and the withdrawal price. It reflects an estimate of the transaction costs expected to be incurred in buying and selling the Fund's assets as a result of investments and withdrawals made by investors. This estimate may take into account factors such as, but not limited to, historical transaction costs and anticipated levels of investments and withdrawals.

The current buy/sell spread of the Fund is +0.30%/–0.30%, however a different buy/sell spread may apply if the estimate changes. The RE has discretion to waive or reduce the transaction costs on investments or withdrawals to the extent permitted by the Corporations Act. The RE will notify investors of any changes to buy/sell spread transaction costs on its website.

Performance fee

A performance fee of 20.5% is accrued daily on any excess performance (after deducting the management fee) above the performance benchmark within a performance period. Any accrued performance fee will become payable if the Fund's return is positive (above High Water Mark) at the end of the performance period. If the Fund's return is negative (below High Water Mark), any performance fee accrual will continue to be carried forward.

Performance benchmark

The performance benchmark is the return of the S&P/ASX Emerging Companies Accumulation Index.

Performance period

The period from the prior fee being payable to 31 March, 30 June, 30 September or 31 December.

High Water Mark

The High Water Mark is the NAV per unit the last time a performance fee was paid, adjusting for any subsequent distributions.

Performance fee example

Scenario 1: assuming an investment of \$50,000, a Fund return of 10% (after deducting fees and expenses) since the last performance fee was paid and a benchmark return of 7%, the performance fee is equal to 20.5% of the excess performance, calculated as follows:

$$20.5\% \times (10\% - 7\%) \times \$50,000 = \text{performance fee of } \$307.50$$

In this case, the performance fee will be payable.

Scenario 2: assuming an investment of \$50,000, a Fund return of -1% (after deducting fees and expenses) since the last performance fee was paid and a benchmark return of -3%, the performance fee is equal to 20.5% of the excess performance, calculated as follows:

$$20.5\% \times (-1\% - (-3\%)) \times \$50,000 = \text{performance fee of } \$205.00$$

In this case, the performance fee will not be payable as the Fund's return is not positive. The dollar amount would be carried forward into the calculation of any subsequent performance fee until the Fund return is positive. If the Fund underperforms the market before the fee becomes payable, the accrued fee will be written back to the Fund until the accrued amount is zero.

Fee changes

Fees and costs can change at any time in accordance with the Fund's constitution. If fees and charges payable to the RE increase, the RE will give investors not less than 30 days notice before the change occurs.

Other costs such as the buy/sell spread may change at any time without prior notice to you. Expense recoveries may be different to those estimated in this PDS.

Fee calculators

ASIC provides a fee calculator on its MoneySmart website (www.moneysmart.com.au) which can be used to calculate the effect of fees and costs on your investment in the Fund.

6. Fees and costs (continued)

Example of annual fees and costs

This table gives an example of how the fees and costs of the Fund can affect your investment over a one-year period. You should use this table to compare this product with other managed investment products.

Example	Amount	Balance of \$50,000 with a contribution of \$5,000 during the year
Contribution fee	Nil	For every \$5,000 you put in, you will be charged \$0
PLUS Management costs	2.48% p.a. of Net Asset Value *	And, for every \$50,000 you have in the Fund you will be charged \$1,240 each year
EQUALS Cost of Fund		If you had an investment of \$50,000 at the beginning of the year and put in an additional \$5,000 during that year, you would be charged fees from: \$1,240 to \$1,364 What it costs you will depend on the investment option you choose and the fees you negotiate.

*Additional fees and costs may apply. Please see 'Transactional costs and buy/sell spread' on page 6.
Note that Government fees, duties and bank charges may also apply to investments and withdrawals.

7. How managed investment schemes are taxed

Warning: Investing in a managed investment scheme is likely to have tax consequences and we strongly advise that you seek professional tax advice before investing in the Fund.

The Fund elected to become an Attribution Managed Investment Trust (AMIT) commencing from the 2018 financial year. It is intended that all determined trust components (i.e. assessable income, exempt income and non-assessable non-exempt income) will be attributed to members each year so that the Fund itself is not subject to tax. The Fund does not pay tax on behalf of investors. As an investor you will be assessed for tax on your attributed share of the Fund's taxable income, including any net capital gains. The amount attributed to an investor will be disclosed on an AMIT Member Annual (AMMA) statement that will be issued following the end of the financial year.

In summary, when investing in the Fund, investors should note:

- managed investment schemes do not pay tax on behalf of investors

- net income and realised net capital gains generated by the Fund are typically fully distributed to investors who are in turn assessed for tax on their share of the distribution based on their individual circumstances
- the Fund will pass through investors' share of any imputation or tax credits received during the year, and
- investors may be liable for tax on capital gains realised on the sale of units in the Fund, either by withdrawal, switch or transfer.

This is only a brief summary of the taxation information which is general in nature and only relates to Australian residents. It does not constitute personal advice. You should consult your own advisers for your particular circumstances.

8. How to apply

Application Process

To make your investment, complete the *OC Micro-Cap Fund Application Form* attached to this PDS (application forms are also available at <https://www.ocfunds.com.au/contact/faqs/#investing> or on request from Copia) and send your application money to us in accordance with the instructions on the form.

As part of the application process, we are required by law to verify your identity before accepting your application. We are unable to process incomplete applications. If we do not receive all of the information and documents required (AML/CTF

information essential*), we will hold your investment amount until we have received all information.

* The AML/CTF Laws refer to the obligations arising under the *Anti-Money Laundering & Counter Terrorism Financing Act 2006 (Cth)*.

8. How to apply (continued)

Cooling-off period

Investors who are retail clients (as defined in the Corporations Act) have a 14-day cooling-off period after making an application for units in the Fund during which time they may cancel their investment by notifying the RE in writing or electronically. This cooling-off period will commence from the earlier of the:

- investor's receipt of confirmation of their investment, and
- end of the fifth day after the issue of units to the investor.

If an investor cancels their investment during this period, the amount repaid to them is adjusted to allow for market movements, reasonable administration and transaction costs and any relevant taxes or duties.

Investments made through the distribution reinvestment plan are not subject to the cooling-off provisions. Indirect investors should contact the operator of their platforms about any right to cooling off.

9. Other information

Complaints procedure

The RE has arrangements in place to consider and seek to resolve any complaints within 45 days of receipt. If you have a complaint, you may contact us by email, telephone or in writing to:

The Complaints Officer
Copia Investment Partners Ltd
Level 25, 360 Collins Street
Melbourne Vic 3000

Email clientservices@copiapartners.com.au
Freecall 1800 442 129 (inside Australia only)
Phone +61 3 9602 3199

If you are not satisfied with our response to your complaint, you may lodge a written complaint with the Australian Financial Complaints Authority (AFCA) for an independent review of your matter.

Copia is a member of AFCA, which is an external dispute resolution scheme that deals with complaints from consumers about financial services and products.

AFCA's contact details are as follows:

Australian Financial Complaints Authority Limited
GPO Box 3
Melbourne VIC 3001

P 1800 961 678
F +61 3 9613 6399
E info@afca.org.au
W afca.org.au

Overseas investors

The Foreign Account Tax and Compliance Act (FATCA) is an anti-tax evasion regime enacted by the United States government to identify US taxpayers using offshore accounts. In June 2014, the Australian government passed legislation giving effect to Australia's commitment to FATCA. From 1 July 2014, there has been requirement to ask investors whether they are US citizens or US residents and to provide information on those who answer 'yes' to the Australian Taxation Office.

Legislation introducing a single global standard on the collection, reporting and exchange of financial account information on foreign tax residents (CRS) took effect on 1 July 2017. Under CRS, we may collect and report to the ATO account information on non-residents. The CRS regime applies to 70 jurisdictions. For new accounts for non-Australian investors, we may collect additional information about the investor's residence and taxpayer identification.



Application Form

OC Micro-Cap Fund

March 2021 | ARSN: 126 537 424

Instructions

- Please ensure you have read and understood the current PDS for the OC Micro-Cap Fund ARSN 126 537 424 (Fund) before applying for units in the Fund. The PDS is available on our website, from your financial adviser or by contacting Copia Investment Partners Ltd (the Responsible Entity or the RE). The law prohibits any person passing this Application Form on to another person unless it is accompanied by a complete PDS. The PDS will be updated from time to time.
- Each applicant must complete both the Application Form and Copia Identification Form. The Copia Identification Form is included at the back of this application pack. In addition, supporting identity documents are required for verification purposes. More information will be provided throughout the Form.
- Applications may be rejected where changes have been made and not initialed by all parties, or where corrective tape has been used.
- All applicants should begin at Section 1 and complete the Form(s) in block capitals where possible.

Application checklist

- Application Form
 - Copia Identification Form (included in this application pack)
 - Originally certified identity documents
 - If funding by EFT, copy of bank transfer receipt
- Return forms and documents to:
Post: Copia Investment Partners, GPO Box 804, Melbourne, Vic 3001
Email: copia_transactions@unitregistry.com.au

Section 1 | Investor type

1.1 Confirm your investor type by ticking one box

- Individual or joint investors
provide the names of all investors
-
-
-
- Trust with individual trustee
provide the names of the trustee(s) and the trust
-
-
-
- Trust with corporate trustee
provide the names of the trustee and the trust
-
-
-
- Company
provide the name of the company
-
- Other entity
specify the type of entity
-
- provide the name of the entity
-

Once you have completed the application form, you are required to complete the relevant Copia Identification Form:

Investor Type	Copia Identification Form	Page
Individual or joint investors	Individual and joint investors	6
Trusts (including SMSFs)	Trusts and trustees	8
Companies	Australian and Foreign Companies	13
Other entities (e.g. Associations)	Other entities	See below ¹

¹Available by contacting Copia

Section 2 | Account set-up

2.1 Do you have an existing (open) account with Copia Investment Partners?

- No go to Section 3
- Yes go to 2.2

2.2 Tick one relevant box

- I am making an investment for a different entity
- I would like to add this fund to an existing account
provide the investor number below and contact Copia Investment Partners to see if the Copia Identification Form is still required
-
- I am making an investment for the same entity or person(s), but would like another investor number
designation required - provide the investor number and chosen designation below and contact Copia Investment Partners to see if the Copia Identification Form is still required
-
-

Section 3 | Investment details

3.1 Investment details

Minimum investment is \$5,000. If you do not select a distribution preference, distributions will be reinvested.

Fund	Investment Amount
OC Micro-Cap Fund	\$
Distribution preference	%
Pay to bank account	
Reinvest	

3.2 Please indicate the source of funds being invested

- savings superannuation
- investment donation/gift
- inheritance normal course of business
- commission asset sale
- other:

Section 4 | Payment method

4.1 Select payment method

Applications made by cheque and direct-debit will not be processed until the funds have cleared.

Direct-Debit

Domestic bank accounts only. Funds will be debited from the account provided in Section 5. By ticking this box you are confirming you agree to the direct-debit terms and conditions².

Cheque

Account Name:
NNL ANF Copia Investment Partners Ltd – Copia Application Account

EFT

Account Name:
NNL ANF Copia Investment Partners Ltd – Copia Application Account

Account Number:
717-649-704

BSB:
083-043

Reference:
Investor name or number

BPAY®



Biller Code: 339390
Ref: Investor number

BPAY® — You can make an investment by BPAY using your financial institution's phone or internet banking service*. You will need to quote your Reference Number and the Biller Code corresponding to the Fund you are investing in.

Reference Number: If you select BPAY for your initial investment, a Copia Client Services team member will contact you once we receive your application form to advise your Investor Number to enable you to make your payment. Your Investor Number can be used as your Reference Number for your initial and/or any additional investments³

² I/We request and authorise OneVue Fund Services Pty Limited ABN 18 107 333 308 (User ID 411595) to arrange, through its own financial institution, a debit to the nominated account as deemed payable by OneVue. I/we understand and agree to the terms and conditions governing the debit arrangements between me/us and OneVue Fund Services Pty Ltd, as set out in the Request and in the Direct Debit Request Service Agreement, a copy of which is available at onevue.com.au.

³You acknowledge that you can make extra payments to your existing account through Bpay quoting the Trust Biller code and specific account number for extra units without completing an application for additional investments. Further, you agree that if the applicant has changed from the date of your original application, you will provide updated information to us. Units will be allotted to the account number quoted in the Bpay reference and will be effective on the day the funds are credited to the receiving bank account per the Bpay payment report. This is typically the business day after payment is made but timing may vary between banks. Banking business day means a day on which banks in Sydney and Melbourne are able to effect settlement through the Reserve Bank of Australia.

Section 5 | Bank details

5.1 Provide your bank details for withdrawals

Include the full name of the account. We cannot make payments to third-parties. For trusts, we can only make payment to the trust, not the trustee. If you elected to fund the investment by direct-debit, the funds will be debited from this account. Direct-debit is only available for domestic bank accounts. If you elected to receive your distributions in cash, payment will be made to these details.

Account name

Account number

BSB

Financial institution name and branch name

Additional information for foreign bank accounts

SWIFT/BIC

ABA/FED (US)

IBAN (EU)

Section 6 | POA or Margin Lender

If you are acting as power of attorney or agent for the investor, or the investment is being made as part of a margin lending arrangement, complete your details below. You will need to supply the following along with the application:

- Originally certified POA or client agreement
- Copia Identification Form for the POA/agent/margin lender, in addition to the Copia Identification form for the investor.

Company or name

Phone

Email

Postal address

Select your preferred correspondence method:

Email

Post

Section 7 | Investor contact details

Provide contact details for the investor(s).

If you are an adviser, agent, or POA, do not complete your details in this section.

7.1 Investor contact 1

Title	<input type="text"/>	Date of birth	<input type="text"/>
Name	<input type="text"/>		
Phone	<input type="text"/>		
Email	<input type="text"/>		
Postal address	<input type="text"/>		
	<input type="text"/>		

Select your preferred correspondence method:

Email Post No correspondence⁴

Set-up Online Access for this investor?⁵

Yes No

7.2 Investor contact 2

Title	<input type="text"/>	Date of birth	<input type="text"/>
Name	<input type="text"/>		
Phone	<input type="text"/>		
Email	<input type="text"/>		
Postal address	<input type="text"/>		
	<input type="text"/>		

Select your preferred correspondence method:

Email Post No correspondence⁴

Set-up Online Access for this investor?⁵

Yes No

⁴ Statements are available for download in the investor portal at copiapartners.com.au. You can also use this option if you have an adviser/agent who collects correspondence on your behalf.

⁵ For security purposes, registration instructions will be sent by post to the address provided.

⁶ You authorise Copia to provide information and statements on the status of your investment to your nominated account contacts. Contacts cannot change your details or sign any instructions (such as redemptions) on your behalf.

Section 8 | Other contacts

If you would like someone other than your financial adviser to receive copies of correspondence (e.g. your accountant or a family member), provide their details below⁶.

Company or name	<input type="text"/>
Phone	<input type="text"/>
Email	<input type="text"/>
Postal address	<input type="text"/>
	<input type="text"/>

Select your preferred correspondence method:

Email Post

Section 9 | Adviser

To be completed by your adviser.

9.1 If you already have an adviser code, provide your details below. If you do not have an adviser code, complete Section 9.2

Adviser code	<input type="text"/>
Adviser name	<input type="text"/>

9.2 New advisers

Dealer group	<input type="text"/>
Adviser name	<input type="text"/>
Email	<input type="text"/>
Phone	<input type="text"/>
Address	<input type="text"/>
	<input type="text"/>

AFSL

Authorised rep number

9.2 Select your preferred correspondence method:

Email Post No correspondence

9.3 Adviser signature

Adviser signature	<input type="text"/>
Name	<input type="text"/>
Date	<input type="text"/>

Section 10 | Declaration

By signing this form, you acknowledge and declare:

- I/we have carefully read and understood the latest Product Disclosure Statement in its entirety and agree to be bound by the constitution of the Fund and the PDS as supplemented, replaced or re-issued from time to time.
- I/We acknowledge that investment in the Fund is subject to investment risk, including possible delays in repayment and loss of income or capital invested and that Copia does not guarantee the performance of the Fund, nor any particular rate or return for the Fund, nor repayment of capital from the Fund.
- I /We acknowledge that application monies will be held in a non-interest-bearing account until applied to the Fund or returned to me/us.
- I/We authorise that Copia can provide information on the status of my/our investment to my/our nominated financial adviser, agent or account contacts.
- Copia Investment Partners Ltd as RE is required to comply with the anti-money laundering laws and I/we undertake to provide them with such additional information or documentation as may be requested of me/us, from time to time, to ensure compliance with such requirements.
- Monies deposited or debited are not associated with crime, terrorism, money laundering or terrorism financing, nor will monies received from my/our account have any such association.
- I/We have received and accepted the offer in the PDS in Australia.
- I/We have legal power to invest.
- I//We have all regulatory approvals required in Australia and any other relevant jurisdiction to hold units.
- I/We understand that an investment in the Fund or the acquisition of units does not represent an investment in or a deposit or other liability of Copia Investment Partners Ltd or its related entities.
- I/We have relied on my/our own independent investigation, enquiries and appraisals, and have obtained or have had the opportunity to obtain legal, accounting, tax and financial advice, in connection with the Fund before deciding to subscribe for units.
- If this Application Form is signed under power of attorney, I/we have no knowledge of the revocation of that power of attorney.
- If this is a joint application, our investment is as joint tenants, unless otherwise indicated on this application.
- If this is a joint application, each of us is able to operate our investment in the Fund and is able to bind the other(s) to any transaction including investments or withdrawals by any available method, unless otherwise indicated in this application.
- My/our personal information will be collected, used and disclosed on terms described in the PDS.
- I/We will provide Copia or its nominees any information that they reasonably require in order to enable Copia to meet its compliance, reporting and other obligations under FATCA and CRS and all associated rules and regulations from time to time, and that Copia or its agents may disclose such information to the ATO which may in turn disclose the information to the Internal Revenue Service of the USA.
- If I/we or our nominee have provided information about my/our status or designation under or for the purposes of FATCA (including, without limitation, USA residency or citizenship status and FATCA status as a particular entity type) and all associated rules and regulations, that information is true and correct and Copia will treat that information as true and correct without any additional validation or confirmation being undertaken by Copia except where it has a legal obligation to do so.

Section 11 | Signing instructions

Companies and corporate trustees:

As per the authorised signature list, or, two directors, or one director and one company secretary, except where the sole director is also the sole company secretary.

Individual trustees:

All trustees must sign.

Other entities:

As per the authorised signatory list.

Individual or joint holding:

All investors must sign.

Power of attorney:

As set out in the POA agreement.

Please indicate who can sign future instructions:

Such as transactions, including (but not limited to) additional investments, withdrawals, and change of details. If no selection is made, a minimum of two signatures will be required. This selection does not apply for a POA.

any one director/holder/trustee

any two directors/holders/trustees

all signatures that appear below

as per the authorised signature list supplied
(you are obligated to keep this updated)

Signature

Name

Position

Date

Signature

Name

Position

Date

Section 3 | Individual/joint applicant 3

3A - Personal details

Title Date of birth

Surname

Given name

Residential address

3B - Tax Information

Without your TFN, or exemption, withholding tax may be deducted from your distributions.

Are you an Australian tax resident?

No

Yes, my TFN is:

Are you a citizen or resident of the US, or any other foreign country for tax purposes?

No¹

Yes, my TIN is:

Country:

Section 4 | Declaration

By completing and signing this form:

- you acknowledge that you have read and understood this form
- you confirm this form is complete and accurate
- if you have applied for but not received your TIN, you undertake to inform us within 30 days of receiving it
- you undertake that if information in this form changes, you will tell us within 30 days
- It is a condition of investing that you keep your details (including tax details) with us, up to date. You agree to update us if the information in this form changes.

Signature

Name

Position

Date

Signature

Name

Position

Date

Signature

Name

Position

Date

Section 5 | Identity documents

Each individual or joint investor must provide an originally certified copy of their passport or drivers license along with the Application Form and ID Form. Your photo, personal details and signature must be clear. All documents must be valid (not expired), with the exception of an Australian passport which may have expired in the preceding two years. Documents not meeting the requirements set out may be rejected which could delay your application. If you do not have the documents listed above, please contact our Client Services team. Please be advised that further documents may be requested before your application can be processed.

All documents must be originally certified, i.e. 'wet' signature. The certification must include the following information, or the documents may be rejected:

- Name and date
- Position and company
- Contact details
- Registration or license number, if any

For a list of acceptable certifiers, please see www.copiapartners.com.au/acceptable-certifiers

Section 2C - Type of company

Tick all that apply and answer the corresponding questions:

1 Listed company, or a majority-owned subsidiary of a listed company

Name the exchange/market and company code

2 Regulated company (e.g. AFSL holder)

Name the regulator

Provide the license number

3 Foreign company

Country of formation

Provide the ARBN if the company is ASIC registered

Identification number issued by local registration body

4 Private company

5 Public company, not listed or regulated

If you did not tick boxes 1 or 2, go to section 2D.

If you ticked boxes 1 or 2, go to section 4

Section 2D - Beneficial owners of the trustee

For unregulated and unlisted companies, we require the name and address of:

- each beneficial owner- e.g. any person who owns through one or more shareholdings more than 25% of the issued capital of the company; and
- any persons who are entitled to exercise 25% or more of the company's voting rights or persons who ultimately control (directly or indirectly) the company ('controlling persons').

Please list their details in the next column. If there are more than three of these individuals, please write down their details on a separate piece of paper and initial it before submitting it along with this form.

Beneficial owner/controlling person of the trustee 1

Tick one: Beneficial owner Controlling person

Title Date of birth

Surname

Given name

Residential address

Are you an Australian tax resident?

No Yes, my TFN is:

Beneficial owner/controlling person of the trustee 2

Tick one: Beneficial owner Controlling person

Title Date of birth

Surname

Given name

Residential address

Are you an Australian tax resident?

No Yes, my TFN is:

Beneficial owner/controlling person of the trustee 3

Tick one: Beneficial owner Controlling person

Title Date of birth

Surname

Given name

Residential address

Are you an Australian tax resident?

No Yes, my TFN is:

Section 3 | Individual trustees

Complete the details of the individual trustees.

If there are more than three trustees, complete their details on a separate piece of paper and initial it before submitting it along with this form.

Individual trustee 1

Title Date of birth

Surname

Given name

Residential address

Are you an Australian tax resident?

No Yes, my TFN is:

Individual trustee 2

Title Date of birth

Surname

Given name

Residential address

Are you an Australian tax resident?

No Yes, my TFN is:

Individual trustee 3

Title Date of birth

Surname

Given name

Residential address

Are you an Australian tax resident?

No Yes, my TFN is:

Section 4 | Trust

Section 4A - Type of trust

Name of trust

TFN or exemption code²

Confirm the type of trust (tick one)

Superannuation fund

Provide the ABN and go to Section 5

Unregulated (e.g. family, discretionary, unit, charitable)

Confirm type of trust and go to Section 4B

Registered managed investment scheme

Provide the ARSN and go to Section 5

Government superannuation fund

Name the Act establishing the fund and go to Section 5

Trust regulated by a foreign body

Name the regulator and country and go to Section 4B

Other regulated trust

Provide the ABN/license number and regulator, and go to Section 5

²Without a TFN, or exemption, withholding tax + medicare levy may be deducted from your distributions.

Section 4B - Trust details

Complete this section if you are an unregulated trust (e.g. family or discretionary trust), or a foreign trust

Do the terms of the trust identify the beneficiaries by reference to membership of a class? (e.g. family members)

Yes
Provide the name of the class(es)

No
Provide the full names of the beneficiaries

If applicable, provide the name of the appointer of the trust (not all trusts have an appointer)

If applicable, provide the name of the settlor (not required if the material asset at the time the trust was established was less than \$10,000, or if the settlor is deceased)

Section 4C - Beneficial owners of the trust

We require the name and address of the:

- Beneficial owners of the trust
- Controlling persons of the trust

If the beneficial owners or controlling persons of the trust are also the individual trustees, beneficial owners, or controlling persons of the corporate trustee, and their details have already been provided in this form, tick this box and confirm their name and position below and go to Section 5.

If details of the beneficial owners or controlling persons have not been provided previously in this form, complete their details in the next column.

Beneficial owner/controlling person of the trust 1

Tick one: Beneficial owner Controlling person

Title Date of birth

Surname

Given name

Residential address

Are you an Australian tax resident?

No Yes, my TFN is:

Beneficial owner/controlling person of the trust 2

Tick one: Beneficial owner Controlling person

Title Date of birth

Surname

Given name

Residential address

Are you an Australian tax resident?

No Yes, my TFN is:

Beneficial owner/controlling person of the trust 3

Tick one: Beneficial owner Controlling person

Title Date of birth

Surname

Given name

Residential address

Are you an Australian tax resident?

No Yes, my TFN is:

Section 5 | Declaration

By completing and signing this form:

- you acknowledge that you have read and understood this form
- you confirm this form is complete and accurate
- you undertake that if information in this form changes, you will tell us within 30 days
- It is a condition of investing that you keep your details (including tax details) with us, up to date. You must update us if the information in this form changes.

Signature
Name
Position
Date
Signature
Name
Position
Date

Section 6 | Supporting documents

Documents must be provided from both Column A and Column B.

All documents must be legible, and photos must be clear. Photo ID must be government issued. All documents must be valid (not expired), with the exception of an Australian passport which may have expired in the preceding two years. Documents in a foreign language must be translated and the translation must be originally certified.

All documents must be originally certified¹, i.e. 'wet' signature.

The certification must include the following:

- Name and date
- Position and company
- Contact details
- Registration or license number, if any

Further documents may be requested before your application can be processed. Documents not meeting the requirements set out may be rejected.

COLUMN A- Trust

For superannuation funds, registered managed investment schemes and other regulated trusts (except for foreign trusts):

- A printout of a search conducted on the relevant regulator's website verifying the trust. (e.g. superfundlookup.gov.au)
OR originally certified copy deed/deed extract

For unregulated or foreign trusts, such as family, discretionary, unit or charitable trusts:

- Originally certified copy deed or deed extract containing at least the name of the trust, the trustees and the schedule containing the names of each beneficiary or details of the class of beneficiaries

COLUMN B- Trustee

Individual trustee

Each individual must provide an originally certified copy of their passport or drivers license

Corporate trustee

For unlisted and unregulated companies:

- Originally certified company extract
- Originally certified photo ID document for each of the beneficial owners and controlling persons
- Originally certified photo ID document for the signatories
- *Optional* - Originally certified authorised signatory list, with originally certified photo ID document for the certifier if the certifier is internal (a signatory can not be the certifier)

For listed or regulated companies:

- Certificate of incorporation
- Originally certified authorised signatory list, with originally certified photo ID document for the certifier if the certifier is internal (a signatory can not be the certifier)

Foreign companies

Copia may request additional documents for foreign companies. Please contact Copia Client Services if you would like more information.

¹For a list of acceptable certifiers, please see:

www.copiapartners.com.au/acceptable-certifiers

Investor Identification Form

Australian and foreign companies

- This form is for Australian and foreign companies who are not acting in the capacity of trustee. Trustees should complete the Trust and Trustees Identification Form.
- Make copies of your ID document(s) and arrange for them to be certified.
- Complete this identification form in block letters.
- Attach this form and your ID certified documents to your application form before you send it to us.
- If this form has been requested separately to your initial application, return to copia_transactions@unitregistry.com.au

Section 1 | FATCA and CRS¹

Section 2 | Company information

If you answer yes to any of the following questions, you must complete the Tax Information Form available at copiapartners.com.au or contact us directly.

If you have any questions about the terminology, or are unsure of any of the answers, consult a legal or accounting professional.

Is the trust or trustee investing as, for, or on behalf of a US or any other foreign company or entity?

No

Yes - complete a Tax Information Form

Is the trust or trustee a 'financial institution'?

No

Yes - complete a Tax Information Form

Are any of the following individuals a US citizen or resident, or citizen or resident of any other foreign country for tax purposes?

- directors of the company
- beneficial owners of the company
- controlling persons of the company

No

Yes - complete a Tax Information Form

2A - Details

Full name of company

ACN

Nature of business

Registered address

Principal place of business:

Same as above OR provide address below

2B - Directors

Provide the full names of the directors of the company

¹The Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) are regulatory requirements. The Australian Government has an agreement which means we must ask you, and you must answer, these questions. Information we gather is reported to the Australian Taxation Office (ATO) and in turn to global tax authorities.

Section 2 | continued

2C - Company type

Tick all that apply and answer the corresponding questions

1 Listed company, or a majority-owned subsidiary of a listed company

Name the exchange/market and company code

2 Regulated company

Name the regulator

Provide the license number

3 Foreign company

Country of formation

Identification number issued by registration body

ARBN (if registered with ASIC)

4 Private company

5 Public company, not listed or regulated

If you did not tick boxes 1 or 2, go to section 3.

If you ticked boxes 1 or 2, go to section 4

Section 3 | Beneficial owners

For unregulated and unlisted companies, we require the name and address of:

- each beneficial owner- e.g. any person who owns through one or more shareholdings more than 25% of the issued capital of the company; and
- any persons who are entitled to exercise 25% or more of the company's voting rights or persons who ultimately control (directly or indirectly) the company ('controlling persons').

Please list their details in the next column. If there are more than three of these individuals, please write down their details on a separate piece of paper and initial it before submitting it along with this form.

Section 3 | continued

Beneficial owner/controlling person 1

Tick one: Beneficial owner Controlling person

Title Date of birth

Surname

Given name

Residential address

Are you an Australian tax resident?

No Yes, my TFN is:

Beneficial owner/controlling person 2

Tick one: Beneficial owner Controlling person

Title Date of birth

Surname

Given name

Residential address

Are you an Australian tax resident?

No Yes, my TFN is:

Beneficial owner/controlling person 3

Tick one: Beneficial owner Controlling person

Title Date of birth

Surname

Given name

Residential address

Are you an Australian tax resident?

No Yes, my TFN is:

Section 4 | Declaration

By completing and signing this form:

- you acknowledge that you have read and understood this form
- you confirm this form is complete and accurate
- if you have applied for but not received your TIN, you undertake to inform us within 30 days of receiving it
- you undertake that if information in this form changes, you will tell us within 30 days
- It is a condition of investing that you keep your details (including tax details) with us, up to date. You agree to update us if the information in this form changes.

Please indicate the capacity in which the form is signed. The form must be signed by two directors, or one director and the company secretary, except in the case there is a sole director.

Signature
Name
Position
Date
Signature
Name
Position
Date

Section 5 | Supporting documents

All documents must be legible, and photos must be clear. Photo ID must be government issued. All documents must be valid (not expired), with the exception of an Australian passport which may have expired in the preceding two years. Documents in a foreign language must be translated and the translation must be originally certified.

All documents must be originally certified¹, i.e. 'wet' signature.

The certification must include the following:

- Name and date
- Position and company
- Contact details
- Registration or license number, if any

Documents not meeting the requirements set out may be rejected. Further documents may be requested before your application can be processed.

For unlisted and unregulated companies:

- Originally certified company extract
- Originally certified photo ID document for each of the beneficial owners and controlling persons
- Originally certified photo ID document for the signatories
- *Optional* - Originally certified authorised signatory list, with originally certified photo ID document for the certifier if the certifier is internal (a signatory can not be the certifier)

For listed or regulated companies:

- Certificate of incorporation
- Originally certified authorised signatory list, with originally certified photo ID document for the certifier if the certifier is internal (a signatory can not be the certifier)

Foreign companies

Copia may request additional documents for foreign companies. Please contact Copia Client Services if you would like more information.

¹For a list of acceptable certifiers, please see:

www.copiapartners.com.au/acceptable-certifiers