

## GUIDANCE MATRIX: PROVIDING ACCESS TO A POA/EPOA/GUARDIAN ON A CMC MARKETS TRADING ACCOUNT

Guidance for providing access to a POA/EPOA/Guardianship Order	Client has Capacity		Client has lost capacity	
	New Account	Existing Account	New Account	Existing Account
<b>Power of Attorney (POA)</b>	<p>1. Application can be signed by the POA if the client has signed an Authorised Agent form and has provided a certified copy of POA document.</p> <p>2. Client must sign further Authorised Agent forms if they wish to provide additional authority to adviser/s.</p>	<p>1. Client to sign Authorised Agent form and provide certified copy of POA to provide additional authority to a POA</p> <p>2. Client must sign further Authorised Authority forms if they wish to provide additional authority to adviser/s.</p>	<p>CMC will not permit new applications signed by a POA.</p> <p>To proceed, please follow EPOA/Guardianship process.</p>	<p>1. Original certified copy of medical certificate <b>OR</b> letter from aged care facility required to confirm client incapacity.</p> <p>2. CMC to suspend trading access for Client, POA and Adviser until CMC is in receipt of EPOA or Guardianship orders.</p> <p>3. CMC will not link any further POA.</p> <p>Upon receipt of those documents, the relevant procedure below is to be followed.</p>
<b>Enduring Power of Attorney (EPOA)</b>	<p>1. Application can be signed by EPOA if client has signed an Authorised Agent form and has provided a certified copy of EPOA</p> <p>2. Client must sign further Authorised Agent forms to provide additional authority to adviser/s.</p>	<p>1. Client to sign Authorised Authority form and provide certified copy of EPOA to provide additional authority to an EPOA</p> <p>2. Client must sign further Authorised Authority forms to provide additional authority to adviser/s.</p>	<p>1. CMC will request original certified copy of EPOA document and completed Authorised Agent Form signed by EPOA</p> <p>2. Original certified copy of Medical Certificate <b>OR</b> letter from Aged Care facility specifically confirming the clients medical incapacity.</p> <p>3. CMC will open the trading account with client's access suspended and link EPOA.</p> <p>4. CMC will provide trading access to adviser/s upon receipt of an Authorised Authority form signed by the EPOA</p> <p>5. The bank account attached to the CMC Trading account must be in the client's name. CMC will require bank statements to validate that the external bank account is in the client's name.</p> <p>*Please note if the bank account is setup externally to the CMC new account application, then a bank account statement must be provided as evidence of the account name matching.</p>	<p>1. CMC will request original certified copy of EPOA and completed Authorised Authority (signed by EPOA) to provide access to EPOA</p> <p>2. CMC will request original certified copy of Medical Certificate <b>OR</b> letter from Aged Care facility specifically confirming client's medical incapacity.</p> <p>3. CMC will suspend client's and Adviser trading access, and any previous Authorised Authority/POA linked to the account, until such point that CMC receives a new signed Authorised Authority form from the EPOA to reappoint the adviser or Authorised Authority.</p> <p>4. The bank account attached to the CMC Trading account must be in the client's name. CMC will require bank statements to validate that the external bank account is in the client's name.</p> <p>*Please note if the bank account is setup externally to the CMC new account application, then a bank account statement must be provided as evidence of the account name matching.</p>
<b>Enduring Power of Attorney (EPOA)</b> <b>(with review or expiry date)</b>	Likely N/A – CMC will review internally & advise.	Likely N/A – CMC will review internally & advise.	Likely N/A – CMC will review internally & advise.	Likely N/A– If EPOA is subject to an expiry/review date, in addition to the above EPOA requirements, CMC will follow a forced closure process. CMC will request the EPOA to sell <b>OR</b> transfer stocks and/or funds within 10 business days of granting account access to EPOA to close the account.
<b>Guardianship orders with <u>no</u> Financial Management powers</b>	CMC will reject	CMC will reject	CMC will reject	CMC will reject
<b>Guardianship orders with Financial Management powers/Financial Management Orders</b>	N/A	N/A	<p>1. CMC will request original Certified Copy of Guardianship Order</p> <p>2. CMC will request Letter of Authority to meet AML requirements (pending the finalisation of the Personal Details form).</p> <p>3. CMC to review Guardianship Order to determine whether the Guardian's authority includes financial management powers.</p> <p>4. CMC to open trading account with client's access suspended and link Guardian</p> <p>5. CMC to provide trading access to adviser upon receipt of an Authorised Authority form signed by the Guardian</p> <p>6. The bank account attached to the CMC Trading account must be in the client's name. CMC will require bank statements to validate that the</p>	<p>1. CMC will request original Certified Copy of Guardianship Order</p> <p>2. CMC will request Letter of Authority to meet AML requirements (pending the finalisation of the Personal Details form).</p> <p>3. CMC to review Guardianship Order to determine whether the Guardian's authority includes financial management powers. If Financial Management Orders are included, CMC will link the Guardian to the account.</p> <p>4. CMC will suspend Client's and Adviser Trading access and any previous Authorised Agent/POA linked to the account, until such point that CMC receives a new signed Authorised Agent form from the Guardian to reappoint the Adviser or Authorised Agent.</p> <p>5. The bank account attached to the CMC Trading account must be in the client's name. CMC will require bank statements to validate that the external bank account is in the client's name.</p>

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			external bank account is in the client's name. *Please note if the bank account is setup externally to the CMC new account application, then a bank account statement must be provided as evidence of the account name matching.	*Please note if the bank account is setup externally to the CMC new account application, then a bank account statement must be provided as evidence of the account name matching.
<b>Guardianship orders with Financial Management powers/Financial Management Orders</b> <b>(with review or expiry dates)</b>	N/A	N/A	CMC will reject	If Guardianship Order is subject to an expiry/review date, CMC will follow a forced closure process. CMC will request the Guardian to sell <b>OR</b> transfer stocks and/or funds within 10 business days of granting access to the Guardian to close the account.