



Online Application

The Money Masters Portfolio

Frequently Asked Questions

*Strength in numbers*

## Purpose

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The purpose of this document is to provide answers to frequently asked questions relating to the Online Application process available on the Secrets of the Money Masters Website <https://secretsofthemoneymasters.com> for the Money Masters Portfolio.

This document contains factual information only, about using the Online Application. It is a guide only and You should also refer to the Website Terms and Conditions <https://secretsofthemoneymasters.com/terms-and-conditions/>

and the Online Application Terms and Conditions [https://cms2.onevue.com.au/index.php/download\\_file/3489/](https://cms2.onevue.com.au/index.php/download_file/3489/)

for full details of the terms and conditions that apply when You access the Website and apply to invest using the Online Application Form.

Information in this document is current at the date of publication shown below and may change.

## Terms Used

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**Money Masters Portfolio** means the managed account model portfolio offered by OneVue Wealth as part of the OneVue Managed Account (registered management investment scheme ARSN 112 517 656). Mercer Investments (Australia) Limited ABN 66 008 612 397 (AFSL 244385) is appointed as Investment Manager.

**OneVue Wealth** means OneVue Wealth Services Ltd ABN 70 120 380 627 AFSL 308868, a member of the OneVue Group, the responsible entity of OneVue Managed Account and the provider of the online application form available via the Website with respect to the Money Masters Portfolio.

**PDS** means the Product Disclosure Statement for the Money Masters Portfolio.

**You, Your** means a Person making an application to invest in Product(s) pursuant to the Online Application Form.

**Website** refers to the Secrets of the Money Masters website <https://secretsofthemoneymasters.com> owned and operated by No More Practice Education Pty Limited ABN 44 615 591 949 (**we, us or our, No More Practice Education**) a member of the OneVue group of companies, and a corporate authorised representative 001263352 of OneVue Wealth.

The Website includes an online application process which will allow investors to apply for interests in the Money Masters Portfolio.

## Contact Details

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You can contact **OneVue Wealth** at:

PO Box R1926  
Royal Exchange NSW1225 Australia  
T: 1300 221 485  
E: [moneymasters@onevue.com.au](mailto:moneymasters@onevue.com.au)  
W: [onevue.com.au](http://onevue.com.au)

## Version

No.	Date	Version
1.1	26/07/19	Final

## FAQ

### Online Application

1.1	What is the Online Application?	An electronic application process for investors to invest in the Money Masters Portfolio.
1.2	What do applicant(s) need to read before applying?	<p>You should read the Product Disclosure Statement for the Money Masters Portfolio available on the Website. It contains a summary of important information about the product.</p> <p>You should also read the Online Application Terms and Conditions and the Important Information Statement available in the Online Application.</p>
1.3	Who can invest in the Money Masters Portfolio?	The Money Masters Portfolio is available to Australian residents over the age of 18, individuals and joint investors, trusts, companies and SMSFs.
1.4	How do the applicant(s) apply to invest?	<p>Individual, Joint and SMSF investors can complete the Online Application available on the Website.</p> <p>Other trusts and companies should contact OneVue Wealth to request a paper application form. Contact details can be found above and in the PDS.</p>
1.5	What forms of payment are accepted?	<p>You must make an initial investment by Direct debit by completing the Direct Debit section of the Online Application.</p> <p>Please read the Direct Debit Terms and Conditions and the Direct Debit Services Agreement available in the Online Application.</p> <p>Once Your Application is accepted, You will receive a Welcome letter within 2-3 business days which will contain details for making additional investments by BPAY<sup>®</sup>. The minimum additional investment by BPAY<sup>®</sup> is \$2,000.</p> <p>Alternatively, You can choose to invest through the regular investment plan in the Online Application. The minimum monthly amount is \$200.</p> <p>OneVue Wealth does not accept cash, cheque or bank transfers.</p>
1.6	Do applicant(s) have to provide a TFN?	It is not compulsory to quote a TFN. However, if You choose not to and You do not have an exemption, OneVue Wealth must deduct tax at the highest personal rate, plus the Medicare levy (and any other applicable levies) from any income and

		other distributions earned on Your investments in the Money Masters Portfolio.
1.7	What if the applicant(s) are tax resident overseas or a joint tax resident?	Only investors who are tax resident <u>exclusively</u> in Australia can apply to invest in the Money Masters Portfolio.
1.8	What if the applicant(s) don't have a TFN?	You may specify a TFN exemption if applicable. See above under "Do I have to provide a TFN?"
1.9	Why do applicant's personal details have to be verified?	OneVue Wealth is required to verify the identity of all investors in order to comply with Anti-Money Laundering and Counter-Terrorism legislation.
1.10	What verification process is used?	<p>In the Online Application, OneVue Wealth uses a third party service provider called GreenID to verify Your identity.</p> <p>If You are completing a paper application form, You will be asked to provide certified copies of certain identification documents, depending on the type of investor.</p> <p>Your details will be matched against a number of databases, including the electoral rolls and credit reporting agencies. No credit check is performed and this will not affect Your credit record in any way.</p>
1.11	What if the verification process in the Online Application is not successful?	You will not be able to proceed with an Online Application. Please contact OneVue Wealth to request a paper application form. See 'Contact Details' above.
1.12	How is personal information collected in the Online Application handled?	The Privacy Act 1988 (Cth) applies to personal information collected in the Online Application. You can view the Collection and Disclosure Statement and OneVue's Privacy Policy in the Online Application. You can also view OneVue's Privacy Policy at <a href="http://onevue.com.au">onevue.com.au</a> . You can also request a paper copy of the Privacy Policy free of charge. See 'Contact Details' above.
1.13	How will signatures be collected?	The law does not require a signature for the Online Application.
1.14	What if the Online Application is not fully completed?	The Online Application is not submitted until You click the Submit button in the Online Application. If You have not completed all the required information, You may not be able to submit the Application and/ or OneVue Wealth may not be able to process the Application.
1.15	What is the significance of entering the code sent to a mobile phone?	The code sent to to the mobile phone number you nominate when completing the Online Application is a security measure. By entering the code you receive into the Online Application, You are making the declarations stated in that part of the Online Application and authorising the Application to be submitted. You should read the declarations and the linked documents before you enter the code.
1.16	Who will be notified when the applicant is either a joint investor or a SMSF?	All applicants will be notified and all must authorise the Online Application to be submitted using a code sent to their nominated mobile phone number.

1.17	What if the applicant(s) have a change of mind? Is there a cooling off period?	Yes - please refer to the PDS for details. The PDS is available on the Website or contact OneVue Wealth to request a paper copy free of charge. See 'Contact Details' above.
1.18	How will the applicant(s) know that the application is completed?	All applicant(s) will be advised by email to their individual nominated email addresses.
1.19	What if the applicant(s) have issues in completing the Online Application?	Please contact OneVue Wealth. See 'Contact Details' above.
1.20	What if the applicant(s) wishes to use a financial adviser?	Before making any investment decision, it is advisable to seek professional financial and taxation advice. You will need to obtain such advice as You consider necessary in respect to the investment products You apply for. An option is available on the Website to obtain a referral to a financial advisor. The referral is to independent third party adviser groups and OneVue Group has no responsibility for any advice provided. No fee is received for providing the referral.
1.21	What if the applicant(s) have further questions about the Money Masters Portfolio?	Please refer to the PDS or contact Your financial adviser or OneVue Wealth. See 'Contact Details' above.

#### Post Application

2.1	What happens after the Online Application is submitted?	Once the Application is accepted and Your initial investment is received, OneVue Wealth will send You a Welcome letter within 2 to 3 business days with the login details You need to access the Secure Online Portal.
2.2	When are applicants' funds invested?	Your investment amounts are held as a cash investment, earning interest, within the Money Masters Portfolio until they are placed into the diversified investments that make up the Portfolio. This is usually by the 15 <sup>th</sup> or 30 <sup>th</sup> (or next business day) of each month, depending on when you invest. This is done to offer a lower than usual minimum investment amount. Refer to the PDS for more information.
2.3	Where can the applicant(s) see details of their investments after the application has been submitted	Once the Application is accepted and Your initial investment is received, OneVue Wealth will send You a Welcome letter within 2 to 3 business days with the login details You need to access the Secure Online Portal. You can view details of Your investments in the Secure Online Portal.
2.4	Where can the applicant(s) find out more information about the Secure Online Portal?	Refer to the User Guide in the Secure Online Portal. You will receive Your login details for the Secure Online Portal in Your Welcome letter.
2.5	How can the applicant(s) withdraw money from the Money Masters Portfolio?	To withdraw, use the Request for Withdrawal Form available from the Secure Online Portal. A minimum withdrawal of \$1,000 applies. You must provide a certified copy of Your identification with Your Withdrawal Form.  Withdrawals are paid to Your nominated bank account, normally within three Sydney business days of processing and in any case within 30 days of Your request or such shorter

		<p>period at our discretion. Your payment will not be in the form of cash or a cheque. Withdrawals received before 3pm on a Sydney business day are generally processed by the next Sydney business day, assuming all required information and documentation is received by OneVue.</p> <p>You can also use the Request for Withdrawal Form to request to close Your account.</p>
2.6	How can the applicant(s) request a change to the account details?	<p>You can change any of the personal details that are recorded about You, including Your address by giving OneVue a signed written instruction or by using a Change of Details form available from the Secure Online Portal. You will also need to provide a certified copy of Your identification.</p>
2.7	How can the applicant(s) make additional investments?	<p>Once Your Application is accepted, You will receive a Welcome letter within 2 -3 business days which will contain details for making additional investment by BPAY<sup>R</sup>. The minimum additional investment by BPAY<sup>R</sup> is \$2,000.</p> <p>Alternatively, You can choose to invest through the regular investment plan in the Online Application. The minimum monthly amount is \$200.</p> <p>OneVue Wealth does not accept cash, cheque or bank transfers.</p>