

Terms and Conditions – Online Prospectus

The following document is an electronic reproduction of the APS Savings Limited Prospectus No. 9 dated 8 October 2020 ('Prospectus'), being the day it was lodged with the Australian Securities and Investments Commission ('ASIC'). ASIC takes no responsibility for the content of the Prospectus. The Prospectus expires on 7 November 2021.

The offer to invest in APS Notes of APS Savings Limited referred to in the Prospectus ('the Offer') will remain open until 7 November 2021, however, APS Savings Limited reserves the right to close the Offer at any earlier time.

Agreement to access the Online Prospectus

To access the APS Savings Limited Online Prospectus and Investment Application Form, you must first read and agree to the following terms and conditions.

1. APS Notes of APS Savings Limited will only be issued based on an Investment Application Form accompanying a paper version of the Prospectus, or on a completed printed copy of the Investment Application Form attached to the electronic version of the Prospectus, following the exposure period. As a guide, the Prospectus is 43 pages in length and the Investment Application Form is 2 pages in length.
2. The Corporations Act prohibits any person from passing on to another person any Investment Application Form unless it is accompanied by a hard copy of the Prospectus or, in the case of an electronic Prospectus and Investment Application Form, is linked to the complete and unaltered online form of the Prospectus. Investors should read the Prospectus before completing the relevant Investment Application Form.
3. Applicants should read the Prospectus in its entirety, as the information contained in individual sections is not intended to and does not provide a comprehensive review of the APS Notes offered under the Prospectus. Applicants are advised to seek independent professional advice, before applying for APS Notes under the Prospectus.
4. The Offer is only available to persons within Australia. Any person accessing this Prospectus for the purpose of investing in APS Notes offered by APS Savings Limited must access the Prospectus from within Australia.
5. The Prospectus does not constitute an offer in any place in which, or to any person to whom, it would not be lawful to make such an offer. The distribution of the Prospectus in jurisdictions outside Australia may be restricted by law and persons who come into possession of the Prospectus should seek advice on and observe any such restrictions. Any failure to comply with such restrictions may constitute a violation of applicable securities law.
6. APS Savings Limited reserves the right to refuse to issue APS Notes to any applicant if it believes the applicant did not:
 - receive the Offer in Australia;
 - have access to the Prospectus at the same time and by the same means that the applicant had access to the relevant Investment Application Form.
7. A paper copy of the Prospectus, any replacement or supplementary Prospectus or the Investment Application Form, can be obtained on request and without charge from the registered office of APS Savings Limited at 440 William St West Melbourne, Victoria 3003 or by calling 1300 131 809.