



## INVESTOR UPDATE – 21 February 2022

### Halifax Investment Services Pty Limited (In Liquidation) (Halifax AU) Halifax New Zealand Limited (In Liquidation) (Halifax NZ) (together the Halifax Group)

#### Introduction

The Liquidators are using an online platform as the primary tool for managing Investor claims and facilitating the distribution process (**Investor Portal**).

This update is being sent to you as an Investor client of the Halifax Group and explains what you need to do in order to register on the Investor Portal and commence the claim submission process. This update should be read in conjunction with:

- the Update to Investors dated 22 December 2021 (**22 December 2021 Update**); and
- your Distribution Notice email issued on 21 February 2022 (**Distribution Notice**), outlining your unique code and Investor Portal login information.

As noted in the 22 December 2021 Update, Investors with pending Category 3 and/or Category 5 applications will receive a Distribution Notice once their application has been resolved. Distribution Notice emails will be sent to the email address registered with your Halifax Account, or your nominated email address if you have contacted this office to request an update.

The key dates in relation to submitting your claim/s are as follows:

Timing	Description
<b>Distribution Notice</b>	Distribution Notice issued via email (or registered post as necessary) containing a unique code and Investor Portal login information.
<b>Distribution Notice + 21 days</b>	Final date to register, confirm or dispute your claim/s on Investor Portal.
<b>Distribution Notice + 35 days</b>	The Liquidators may proceed to finalise the claim/s on the basis of the value recorded within the Investor Portal if the Investor does not log in to the Investor Portal to confirm or dispute their claim.

The timeframe outlined above has been set in accordance with order 19 made on 19 May 2021 by Markovic J in the Federal Court of Australia (**AU Orders**) and order 244(v) made on 19 May 2021 by Venning J in the High Court of New Zealand (**NZ Orders**).

Should you receive your Distribution Notice at a date later than 21 February 2022, the same timeframe outlined above will apply. If you have not received a Distribution Notice, please refer to FAQ 19.

#### Guide to using the Investor Portal

The Liquidators have prepared this guide to assist you as an investor to understand the steps to register and complete the claim submission process summarised below:

- Step 1: Register
- Step 2: Log in
- Step 3: Link Investor code/s (if required)
- Step 4: Commence claim submission process
- Step 5: Verification
- Step 6: Documents (if required)
- Step 7: Claim amount



Step 8: Bank account details

Step 9: Declaration

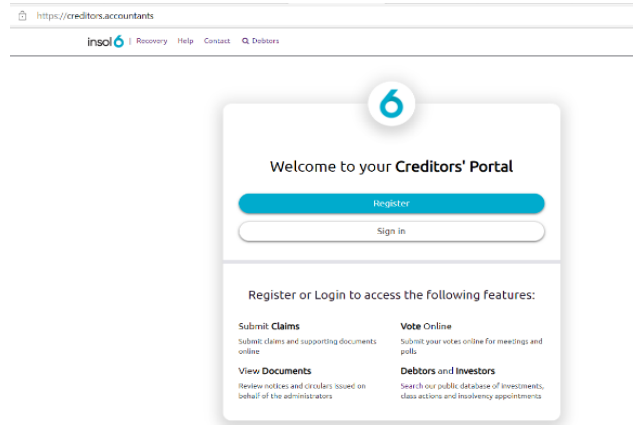
Step 10: Confirmation

Please refer to the Distribution Notice emailed to you on 21 February 2022 for your unique code and email address as per the Halifax Group books and records.

## Step 1: Register

- Click “Register” at the following link: <https://creditors.accountants/> (using Chrome, Microsoft Edge or Firefox) to register as a user.
- **It is recommended that Investors register using the email address linked to their Halifax Group account as set out within the Distribution Notice.**
- By registering using the email that is linked to the account, the Investor Portal will automatically link all claim/s associated with that email address and you will not need to use the unique code provided to you.
- You will receive a confirmation email to verify your account (verify your email address within 24 hours of registering as a user).
- Additional details can be found at **Step 1: Register FAQs**.

*Note: You may register using a different email address, however this will require you to link your claim/s using the unique code/s provided in the Distribution Notice. Please refer to Step 3 for further information*



## Step 2: Log in

- Log into the Portal using your username and password.
- You should be redirected to a screen where you need to input the following details:
  - Individual user details – first and last name; or
  - An ABN (this is only relevant to Australian company Investors). Please use the search tool (if required) and include the correct ABN.
  - If you do not have an ABN (account is in your own name or the entity is situated outside of Australia), select ‘I don’t have an ABN’.
- You will be prompted to make a declaration to confirm that you are authorised to act on behalf of the Investor Account and agree on how you wish to receive future correspondence.
- Further guidance on confirming your registration details can be found here: <https://creditors.zendesk.com/hc/en-us/articles/360000518936-Confirming-your-registration-details>
- If you are not directed to the above screen you may need to use the unique creditor code provided to you in the Distribution Notice email. Please refer to **Step 3: Link Investor code** for further guidance.
- You should now be able to view the Halifax Group on your landing page or by clicking on “Debtors” and “My debtors”.

### Creditors' Portal User Details

Please update your user details:

Name	<input type="text"/>
First Name	<input type="text"/>
Last Name	<input type="text"/>
Username/Email	test@testemail.com.au
	<input type="button" value="Save"/>

### Confirm Details

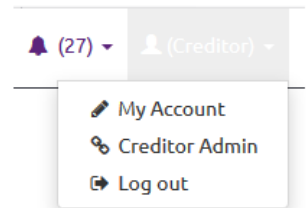
Confirm your authority to act on behalf of \* Test Investor Pty Ltd\*:

Enter your ABN	<input type="text"/>	<input type="button" value="Search"/>
Entity name (as provided)	<input type="text" value="Test Investor Pty Ltd"/>	<input type="button" value="I don't have an ABN"/>

### Step 3: Link Investor code/s

(only required if you use a different email address to what is listed within the Distribution Notice to register for the Investor Portal)

- Note: This step is only required if you used a different email address to register for the Investor Portal or are unable to view the Halifax Group after you have completed Step 1 to 2 above.
- If you cannot view the Halifax Group listed on the landing page you may need link your claim/s using the unique code/s provided in the Distribution Notice.
- Click on your user name in the top right hand side, click on "Creditor Admin", input your unique code and click "Link". Note: this step will need to be repeated if you have multiple claims using the unique codes provided to you in the Distribution Notice
- Follow the prompts at *Step 2: Log in*.
- Once Step 2 is completed please continue to *Step 4: Commence claim submission process*.
- Additional details can be found at **Step 3: Link creditor FAQs**.



Two Factor

Link Creditor(s)

Add New Creditor Please enter a creditor code:

Creditor Code  Link

### Step 4: Commence claim submission process

- Click on the "Halifax Group" on the landing page or click on "Debtors" and "My debtors" and find the name "Halifax Group" and click on "details".
- You will be directed to the "Claims" tab.
- Once you are ready to start the claim submission process, click "Submit" on the right-hand side of the claim/s.
- Please complete the claim submission process for each separate claim listed in the "Claims" tab after you have completed Step 1 to 2 and 3 (if relevant).
- Please refer to the "Documents" tab for updates to investors to assist with the claim submission process.
- The "Poll" and "Poll Results" tabs are not relevant to the claim submission process.
- Additional details can be found at **Step 4: Commence claim submission process FAQs**.

ABN 52 096 980 522

Start Date 27 Nov 2018

Job Status Active

Appointees Stewart McCullum - appointed 20 Mar 2019 - retired 13 May 2019

Morgan John Kelly - appointed 20 Mar 2019

Philip Alexander Quinlan - appointed 20 Mar 2019

KPMG  
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Contact us via email

Claimant	Type	Attachments	Claim (\$)	Confirmed (\$)	Distributed	Verified	
Test Claimant	USD	+	0.01	0.01	0.00	✓	Edit
Test Claimant	AUD	+	181,818.18	200000.00	0.00	✓	Edit
Test Superannuation Fund	AUD	+	283,636.36	500000.00	0.00	✓	Edit
Test Pty Ltd	USD	+	246.00	0.00	0.00	✓	Submit

## Step 5: Verification

- After You click “Submit” for each of the claim/s, you will be redirected to a screen referred to as “Claim form”.
- Identity verification will be processed through the Veriff Identification application embedded within the Investor Portal.
- Click on “Continue” to commence the verification process.
- Click on the individual name and a Veriff pop up will appear on your screen.
- Follow the prompts on your screen to verify your identity.
- Upload a government form of identification (passport or driver’s license).
- For joint accounts, each account owner must verify their identity by clicking “Add person” and include the details of the additional individual.
- For Superannuation Funds / Trusts, the trustee must verify their identity. In the event that the trustee is a corporation, please refer to below point.
- Where the account is held by a corporate entity and there is more than one director, two current directors must verify their identities.
- Additional details can be found at **Step 5: Verification FAQs**.

*Note: Your verification status will say “Completed” after you have completed your identity check. This does not indicate that you have passed the check. KPMG staff will review the outcome of Veriff identity checks and may contact you should there be any discrepancies, and/or further information is required to admit the claim.*

## Step 6: Documents

### (only relevant for Superannuation Funds and Trusts)

- If your claim is for a Superannuation Fund or Trust, please upload a certified copy of the Trust Deed and any variations.
- The following pages must be provided at a minimum:
  - o Certified title page;
  - o Certified table of contents / index pages;
  - o Certified execution page;
  - o Certified page listing all beneficiaries; and
  - o Any variations (if relevant).
- Click on “Choose file” or drag and drop files in the “Drop files here” box.
- Click on “upload all”.
- Once all documentation is uploaded click on “Next section”.
- If your Account is not held by a Superannuation Fund or Trust please click on “Next section”.
- Additional details can be found at **Step 6: Documents FAQs**.



## Step 7: Claim amount

- Investors will be prompted either to confirm the claim amount listed or to raise a dispute by entering a different claim amount.
- Please note that all claim amounts, including disputed amounts, must be entered in AUD.
- If an Investor's base currency is not AUD, the exchange rate listed within the Investor Portal must be used to determine the AUD equivalent.
- If you dispute the amount claimed, you will be prompted with a pop up outlining the process for "Disputed claim amounts".
- If you wish to proceed with the disputed amount click "Proceed with dispute".
- Include commentary in the supporting comments and upload supporting documents by clicking on "Choose file" or drag and drop files.
- Once completed, click on "Upload all" and proceed to "Next section"
- Additional details and an illustrative example can be found at **Step 7: Claim amount FAQs**.

1 Verification (Awaiting response) 2 Documents 3 Claim amount 4 Bank details 5 Declaration 6 Confirmation

### CONFIRM CLAIM AMOUNT

Confirm your claim amount is the same as your account equity on the relevant Halifax trading platform as at 27 November 2018 of A\$200.00. You can dispute this by entering a different amount.

Claim type	Claim amount
Investor Claim	Confirm claim amount in AUD \$ 1234 NZ\$1,299.53

Please note that foreign currency claims have been converted to Australian dollars using the rate applicable as at 27 November 2018. Please confirm your claim amount in Australian dollars using the below rate.  
AUD 1 : NZD 1.0531  
For more information, refer to the Investor Portal notice and FAQ, or contact KPMG for assistance.

▲ Your claim amount is different to the investment amount. Please provide more information below. Cancel dispute

### SUPPORTING COMMENTS

Please provide some information to support your dispute and that the amount of your claim is different to what has been specified by the liquidators and is recorded on the relevant trading platform.

Comments

A comment is required to support your claim.

### SUPPORTING DOCUMENTS

Please attach supporting document(s) to support your claim (e.g. copies of relevant account statements and correspondence with Halifax in relation to your account equity).

Drop files here

Choose File No file chosen

## Step 8: Bank account details

- Choose the relevant country and the bank details required to be provided will be displayed on screen.
- Include the nominated bank account details that the distribution made by the Liquidators will be paid into.
- Click on "Next Section" once all details are populated.
- Additional details can be found at **Step 8: Bank account details FAQs**.

1 Verification (Awaiting response) 2 Documents 3 Claim amount 4 Bank details 5 Declaration 6 Confirmation

### BANK DETAILS

Enter or confirm your bank details

Country	Country Australia
BSB	BSB
Account number	Account number 123123123
Account name	Account name John Smith

▲ By pressing 'Next section' you confirm the above bank account details are correct and up to date, and that you consent to electronic transfers to this account.



## Step 9: Declaration

- Review the claim and declaration.
- Once reviewed, click on **"Submit"**.
- It is recommended that Investors complete and submit their claim early in the process so as not to miss the deadline.
- If you are not ready to submit, click **"Save for later"** to complete at a later stage.
- Additional details can be found at **Step 9: Declaration & Step 10: Confirmation FAQs**.

The screenshot shows a progress bar at the top with six steps: 1. Verification, 2. Documents, 3. Claim amount, 4. Bank details, 5. Declaration (highlighted), and 6. Confirmation. Below the progress bar is a section titled "DECLARATION". It contains a paragraph of text: "By submitting this page you confirm the details provided are correct and you have authority to submit the claim on behalf of the Investor Claimant. To the best of my knowledge and belief, I have not, nor has any person, had or received any payment, satisfaction or security for the amount claimed. I hereby undertake that the details I have provided are true and correct and I have the authority to submit this claim on behalf of the Claimant." Below this text is a yellow warning box with a triangle icon and the text: "You have already submitted this claim, to update the claim click submit again. Note: 'save for later' is not possible after the claim has been submitted." At the bottom of the form are four buttons: "Exit", "Save for later", "Back", and "Submit".

## Step 10: Confirmation

- Once complete, Investors can download a copy of the submitted claim.
- If you have multiple claims please return to the page where all your claims are listed under **"Halifax Group"** and the **"Claims"** tab and continue the same process for all claims.
- Additional details can be found at **Step 9: Declaration & Step 10: Confirmation FAQs**.

The screenshot shows a progress bar at the top with six steps: 1. Verification, 2. Documents, 3. Claim amount, 4. Bank details, 5. Declaration, and 6. Confirmation (highlighted). Below the progress bar is a section titled "CONFIRMATION". It contains a paragraph of text: "Thank you for submitting your claim. Your claim form has been forwarded to the Liquidator." Below this text is a button labeled "Download a copy of your submitted claim". At the bottom right of the form is a "Finish" button.



## [Annexure A: Frequently Asked Questions \(FAQs\) regarding Investor Portal](#)

The purpose of this document is to assist Investors with registering and submitting a claim through the Investor Portal.

We have outlined FAQs relevant to each step of the claim submission process.

If you require further assistance after reading this document, please send an email to one of the following mailboxes:

<b>Investor Portal access</b>	au-fmhalifaxportal@kpmg.com.au
<b>Investor Portal functionality</b>	Refer to the "Help" menu icon located on the home page of the Investor Portal
<b>Category 3 and Category 5</b>	au-fmhalifaxcat3@kpmg.com.au
<b>Statement requests and Halifax Account queries</b>	helpdesk@halifaxonline.com.au
<b>Court documents and Investor Updates</b>	<a href="https://home.kpmg/au/en/home/creditors/halifax-investment-services.html">https://home.kpmg/au/en/home/creditors/halifax-investment-services.html</a> <a href="https://home.kpmg/au/en/home/creditors/halifax-nz-limited.html">https://home.kpmg/au/en/home/creditors/halifax-nz-limited.html</a>

### Step 1: Register FAQs

#### 1. Can I use an email other than the email that received the Distribution Notice to register on the Investor Portal?

Yes. Please register using the relevant email address. When registering include the unique code provided in the Distribution Notice and follow *Step 1: Register* and *Step 2: Log in*, in the guide above. Once Step 1 and 2 are completed, please follow *Step 3: Link Investor code* of the guide to link the account/s using the unique code/s provided to you in the Distribution Notice.

<https://creditors.accountants/Account/Register>

insol6 | Recovery Help Contact Debtors

### Register

Create a new account

Email

Password

Confirm Password

Creditor Access Code (optional)

**Password policy**

- At least 6 characters long.
- One character not a letter or number (e.g. !@#%&\*0|[]<>?)
- One lowercase character ('a-z').
- One uppercase character ('A-Z').

[Register](#)

[Forgot password? Send a password reminder](#)





### Step 3: Link creditor FAQs

#### 2. How do I link multiple codes in the one account on the portal?

Please refer to *Step 3: Link Investor code* of the guide above which outlines how to link multiple unique codes.

#### 3. My Halifax Account is a joint account, will both owners receive a Distribution Notice with a unique code to submit a claim?

A single Distribution Notice containing a unique code will be issued to the email address associated with the joint Halifax Account. If an Investor holds two Halifax Accounts (e.g. a personal Account and a Superannuation Account) they will receive two Distribution Notices. However, both Account claims will be linked to the email address associated with the Halifax Account and two claims will be listed within the Investor Portal for completion if you register using the email address outlined in the Distribution Notice.

<b>ABN</b>	52 096 980 522	<b>KPMG</b>
<b>Start Date</b>	27 Nov 2018	PO Box H67
<b>Job Status</b>	Active	AUSTRALIA SQUARE NSW 1215
<b>Appointees</b>	Stewart McCallum - appointed 20 Mar 2019 - retired 13 May 2019 Morgan John Kelly - appointed 20 Mar 2019 Philip Alexander Quinlan - appointed 20 Mar 2019	+61 2 9335 7000 <a href="https://www.kpmg.com.au">https://www.kpmg.com.au</a> Contact us via email

Claims	Documents	Polls	Poll Results				
Claimant	Type	Attachments	Claim (\$)	Confirmed (\$)	Distributed	Verified	
Test Claimant	USD	+	0.01	0.01	0.00		<input type="button" value="Edit"/>
Test Claimant	AUD	+	181,818.18	200000.00	0.00		<input type="button" value="Edit"/>
Test Superannuation Fund	AUD	+	283,636.36	500000.00	0.00		<input type="button" value="Edit"/>
Test Pty Ltd	USD	+	246.00	0.00	0.00		<input type="button" value="Submit"/>

#### 4. What happens if I can't see any claims listed under the "Claims" tab?

Please use the unique code/s provided to you and follow *Step 3: Link Investor code* above to link your claim/s.

### Step 4: Commence claim submission process FAQs

#### 5. What if I can't see any claims under the "Claims" tab?

You will need to link the unique code/s provided to you in the Distribution Notice. Please refer to *Step 3: Link Investor code* of the guide above which outlines how to link multiple unique codes.

### Step 5: Verification FAQs

#### 6. My Halifax Account is a joint account, do both owners need to verify their identity?

Yes. Accounts with multiple beneficial owners will require each owner to verify their ID. If both beneficial owners are not available to complete the ID verification in one sitting, the claim can be saved and recommenced at a later time.

Please ensure you click "add person" to complete any additional ID verification.



'Option 2' in the Veriff application allows the user to send a link via SMS for a second beneficial owner to complete the verification process.

The screenshot shows the Veriff application interface with the following elements:

- Veriff logo at the top.
- Header: "Let's get you verified"
- Two main instructions:
  - Prepare a valid document**: Make sure it's not expired or physically damaged.
  - Use a smartphone**: You need a smartphone in order to continue.
- Two verification options:
  - Option 1: Scan the QR code**: Scan the QR code with your camera app. Includes a QR code scanner graphic.
  - Option 2: Send link via SMS**: We'll text a secure link to your mobile at no extra cost. Includes a dropdown menu for "Australia (+61)", a text input field for "Your phone number", and a "NEXT" button.
- Footer: "Read more about your personal data processing in Veriff's [Privacy Policy](#)." and "Don't have a smartphone? [Continue with your current device](#)".
- Bottom right: "Powered by veriff" logo.

## 7. My account is held by a non-individual entity, for example, a company, Superannuation Fund or Trust. How do I complete the identity verification?

### *Corporate entity*

Where the account is held by a corporate entity and there is more than one director, two current directors must verify their identities.

### *Superannuation Fund or Trust*

Where the account is held by a Superannuation Fund or Trust, the trustee must verify their identity. In the event that the trustee is a corporation, please refer to point above.

You will be asked to upload a certified copy of a trust deed and any variations to verify the individual/s entitlement to the claim and distribution. The documents uploaded will be reviewed once the claim is submitted. At minimum, we will require:

- Certified title page;
- Certified table of contents / index pages;
- Certified execution page;
- Certified page listing all beneficiaries; and
- Any variations (if relevant).

### *Partnership*

Where the account is held by a partnership, two partners must verify their identities.

It is important to note that your claim will not be admitted by the Liquidators until all the above identity verification requirements have been satisfied. Where the Liquidators are not satisfied with the individuals that have been verified or the verifications have not been successful, the claim will not be admitted.



## 8. I have started the ID verification process, but the application has frozen / timed-out, how do I resolve?

If you experience connection errors during the ID verification process, please click the “Restart” icon located in the bottom left corner of the Verification Step screen as show below:

The screenshot shows a progress bar with six steps: 1. Verification, 2. Documents (highlighted), 3. Claim amount, 4. Bank details, 5. Declaration, and 6. Confirmation. Below the progress bar is a section titled "INDIVIDUALS TO BE VERIFIED" with the instruction "Please provide the details of individuals to be verified using our external identity provider". The form includes fields for "First name", "Last name", "Email address", and "Verification status" (which is set to "Started"). At the bottom, there are buttons for "Exit", "Restart", "Back", and "Next section".

If you continue to encounter issues, please contact KPMG at [au-fmhalifaxportal@kpmg.com.au](mailto:au-fmhalifaxportal@kpmg.com.au).

## 9. I am an Account manager for various Investor Accounts. Will I be able to submit a claim for each of the Investors that I act on behalf of?

Yes. If the email linked to the Investor Account is your Account management email, then you will receive a Distribution Notice for each Investor Account and may start the claim submission process on behalf of the Investor (to the extent you have authority to do so). If you do not have authority, please contact KPMG as soon as possible to allow us sufficient time to contact the Investor directly. Please note that the beneficial owner of the Account is required to complete the ID verification process. This can be achieved by using the SMS link option in the Veriff application to send the ID verification request to the relevant beneficial owner/s of the Account. This process is outlined in Question 6 above.

## Step 6: Documents FAQs

### 10. How can I certify my documents?

For accounts held by Superannuation Funds and Trusts, a certified copy of the trust deed will be required to be uploaded to the Investor Portal together with any variations.

The trust deed must be certified by a Certified Signatory which may include:

- A registered legal practitioner (solicitor);



- A judge;
- A magistrate;
- A CEO of a Commonwealth court;
- A registrar or deputy registrar of a court;
- A Justice of the Peace;
- A notary public;
- A Police Officer;
- An Australia Post agent manager/owner;
- An Australian Consular Officer or an Australian Diplomatic Officer; or
- A member of the Institute of Chartered Accountants in Australia, CPA Australia, or the National Institute of Accountants with 2 or more years of continuous membership.

The Certified Signatory must put the following details on the copy on the front page of the trust deed:

- a) Print full name of Certified Signatory;
- b) Signature;
- c) Date;
- d) Category of Certified Signatory (e.g. Justice of the Peace); and
- e) Stamp, seal, or identification number of Certified Signatory.

## Step 7: Claim amount FAQs

### 11. Why does my claim amount on the Investor Portal differ to the amount shown on my statement as at 27 November 2018?

Your claim amount has been populated based on the *closing balance* of the account as at 26 November 2018, which is the *opening* account balance as at 27 November 2018. This means that the amount that will appear in the Investor Portal will match your statement dated 26 November 2018 (and not your 27 November 2018 statement).

Your claim amount listed within the Investor Portal will be shown both in your base currency and also in AUD converted at the relevant opening exchange rate as at 27 November 2018 (which is the EOD rate as at 26 November 2018). Any adjustments made to the claim amount will be explained on the claim page.

### 12. My base currency is not stated in AUD. How do I verify the claim amount or enter a disputed amount?

Investors will be provided with the relevant exchange rate as 27 November 2018 (EOD 26 November 2018) within the claims section of the Portal in order to calculate the AUD equivalent. For example:

Halifax Account balance as at 27 November 2018: NZD 1,66.29  
Exchange rate: AUD 1 : NZD 1.066291  
= AUD 1,000.00

Should you require assistance determining a foreign currency claim amount please contact [au-fmhalifax@kpmg.com.au](mailto:au-fmhalifax@kpmg.com.au).

### 13. I dispute my claim. What supporting documentation will I need to upload to the Portal?

If you dispute your claim, you will be required to provide information to support your dispute.

You must upload supporting documentation to support your claim. Such documentation may include:



- Halifax Account statements;
- Correspondence with Halifax or the Liquidators in relation to your Account balance;
- Any other relevant documents that substantiate your claim.

Please note that the date on which proportionate entitlements will be calculated is 27 November 2018 and this is a matter which has been determined by the Courts in Australia and New Zealand. The decision of these Courts was upheld on appeal. The Liquidators will not, therefore, consider any dispute in respect of the date for calculation of proportionate entitlements.

## **Step 8: Bank account details FAQs**

### **14. How do I change my bank account details?**

Your bank account details can be updated by clicking “Edit” on the right-hand side of your claim at any point within the 21-day claim submission timeframe. After 35 days, claims may be locked, and no changes will be able to be made by Investors. If you need to change your bank account details after this period, please contact KPMG via email at [au-fmhalifaxportal@kpmg.com.au](mailto:au-fmhalifaxportal@kpmg.com.au).

## **Step 9: Declaration & Step 10: Confirmation FAQs**

### **15. Once submitted can I edit my claim?**

Yes. Following the release of your Distribution Notice you will have 21 days to submit and amend your claim. After 35 days, claims may be locked, and no subsequent changes made. If you have made a mistake or need to change your bank account details after this period, please contact KPMG via email at [au-fmhalifaxportal@kpmg.com.au](mailto:au-fmhalifaxportal@kpmg.com.au).

### **16. Once I submit my claim, how long will it take to receive a distribution?**

At this stage, it is likely that an interim distribution will be paid to Investors in the first half of 2022. This timeline is an estimate only and is subject to change. Please note that there is likely to be an interim distribution of funds to Investors, with a final distribution to follow once various matters are finalised. Events which, if they occur, *may* delay the payment of the distribution include:

- The possibility of a large number of Investors disputing their account balance as at 27 November 2018;
- The possibility of Investors making an application to the Courts in relation to their account balance which would have the effect of delaying payment to all Investors; and
- Issues which may arise with the operation of the Investor Portal including difficulties with verifying the identities of Investors.

We will continue to provide updates to Investors including details of any delays or changes to this document.

### **17. I require assistance to submit my claim but have not received a response and I am concerned that I will miss the claim submission deadline.**

We are anticipating a large volume of enquiries and may not be able to respond to your query immediately. In the event that an unresolved query prevents submission of your claim, we will extend your claim deadline.

### **18. I didn't receive a Distribution Notice. What do I do now?**

If you do not receive a Distribution Notice email by 22 February 2022, or an email notifying of the delayed release of your Distribution Notice, before requesting assistance please:



- check your spam or junk mail; and
- check any old email accounts that you may have used to register for the Halifax Account.

If you cannot locate your Distribution Notice email, contact KPMG via email at [au-fmhalifaxportal@kpmg.com.au](mailto:au-fmhalifaxportal@kpmg.com.au) and ensure that you provide your Account Number/s in the email.