



Gallipoli
FUNERAL FUND

— OFFER OF MEMBERSHIP

Product Disclosure Statement

A fixed cash benefit, paid to your nominated beneficiary to assist with the cost of funeral and burial arrangements, consistent with Islamic funeral principles.

May 2026

Gallipoli Funeral Fund Limited

Issuer of this Product Disclosure Statement

ABN 18 165 384 421

AFSL 540427

ABOUT THIS DOCUMENT

What This Document Is About

This document is known as a Product Disclosure Statement (PDS).

It contains important information that you should consider before making your final decision to become a member of the Gallipoli Funeral Fund Limited (GFF) ABN 18 165 384 421. This PDS is aimed at enabling you to make an informed choice about our Offer of Membership for GFF.

This PDS contains general information only. We recommend that you seek independent personal financial advice before you become a member of GFF, having regard to your own personal needs, financial situation, and objectives.

If you decide to become a member of GFF, you will need to complete the application form attached to this PDS and submit it in accordance with the instructions set out on the form, upon which you will be issued with an invoice and details of your membership, including your policy. Please keep a copy of this PDS and your application and your policy schedule in a safe place, as collectively they all form your agreement with GFF.

Please read this PDS carefully so that you can understand how your membership works. You should be aware that there are risks involved with taking out a financial product.

Please see section 19. What Are the Risks of Being a Member of GFF? of this PDS (below) for more information.

48 hours

Benefit normally paid once required documentation is received

30 days

Full money-back guarantee during the cooling-off period

Not-for-profit

No profit distributed to shareholders or directors

Shariah-compliant

Members' funds invested in low-risk deposits

UPDATED

Summary of Changes – November 2025

- Adoption of three cover tiers (Tier 1, Tier 2, Tier3).
- Added Tier 1 and Tier 3 annual premium tables (Singles and Doubles).
- Added Tier 1 entry-fee table. Tier 3 uses Tier 2 schedule.
- Benefits tables now show fixed cash amounts by tier for Single and Double facilities.

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1 Who is the Issuer of this PDS?

GFF, a public company limited by guarantee, whose registered address is at 15-19 Gelibolu Parade Auburn NSW 2144, is the issuer of this Offer of Membership as outlined in this PDS.

GFF is responsible for the entirety of this PDS. GFF is part of a group of charitable entities which are owned and controlled by Gallipoli Turkish Cultural Foundation Limited (ABN 18 044 027 709). GFF was incorporated on 20 August 2013 under the name UTIC Funeral Fund Limited (and whose name change to Gallipoli Funeral Fund Limited occurred on 22 March 2022).

GFF is the holder of the Australian financial services licence 540427 (AFSL) and is regulated by the Australian Security and Investments Commission (ASIC). GFF is responsible for managing and operating the GFF on behalf of its members. GFF is managed by a Board of Directors who possess relevant qualifications and expertise, including accounting, finance and Islamic jurisprudence.

In this PDS, unless otherwise expressly set out or the context otherwise suggests, the terms:

- 'we', 'us' and 'our' refer to GFF;
- All monetary amounts are in Australian Dollars and inclusive of GST; and
- All dates are in accordance with the Gregorian calendar.

— DEFINITIONS USED IN THIS PDS

Tier means the cover level you select for your Single or Double facility: Tier 1, Tier 2, or Tier 3. Your tier determines the fixed cash benefit amount payable.

Single facility means membership that provides one fixed cash benefit on the member's death.

Double facility means membership that provides two fixed cash benefits, paid in two stages for two people covered under one membership.

First funeral benefit (Double) means the first amount paid under a Double facility when the first covered person passes away.

Second funeral benefit (Double) means the second amount paid under a Double facility when the second covered person passes away.

Equivalent Payment / Benefit refers to the fixed cash benefit payable under your selected facility and tier; it is a cash payment only.

2 What is the GFF?

GFF was established to provide each member, upon their death, a fixed cash benefit paid to their nominated beneficiary, who may be a family member, legal representative, or funeral service provider anywhere in Australia. This benefit is intended to assist with the cost of funeral and burial arrangements in line with the member's wishes and consistent with Islamic funeral principles. The benefit is payable in

exchange for the member's payment of an entry fee (where applicable) and an annual premium during their lifetime. GFF is a provider of "funeral expenses facility" for the purposes of the Corporations Act (section 761A).

3 Why funeral product (Funeral Expense Facility) is created?

The Funeral Expense Facility (FEF) is purposefully designed to assist members and their loved ones to have peace of mind at a very difficult time of death, by helping towards the cost of funeral services. Any death is challenging, and many Muslim families struggle financially to fund funeral costs after losing a husband, father, mother, wife, sibling or other main providers of the family.

The FEF allows members to meet funeral expenses with serenity and tranquillity, with the help from Allah the Almighty. The FEF product operates on the concept of mutual assistance.

“



Allah the Almighty instructs Muslims:

“Provide mutual assistance in good deeds and piety,”

AL QUR'AN (5:2)

In the FEF product, the members mutually assist one another even if a member is yet to contribute the full expense of the funeral service. Fund members continue to pay premiums to receive funeral services for themselves and provide mutual help in addition to meeting the membership

maintenance costs. As the GFF is a not-for-profit organisation, potential profits are utilised for a better customer service and other membership benefits. No profit is distributed to shareholders or directors of the company.

4 What funeral products are offered?

GFF offers a Single facility and a Double facility, each available across three cover tiers. We pay a fixed cash benefit to your nominated beneficiary; we do not provide funeral services.

- Single facility: pays one fixed cash benefit. Double facility: pays two fixed cash benefits in two stages for two people under one membership.

The first funeral benefit and second funeral benefit amounts depend on your selected tier.

— THREE-TIER BENEFIT AMOUNTS (FIXED CASH BENEFITS)

Tier	Single facility	Double facility (two stage)
● Tier 1	\$8,000	\$12,500 (= \$8,000 first funeral benefit + \$4,500 second funeral benefit)
● Tier 2	\$11,500	\$17,000 (= \$11,500 first funeral benefit + \$5,500 second funeral benefit)
● Tier 3	\$15,000	\$21,500 (= \$15,000 first funeral benefit + \$6,500 second funeral benefit)

Your tier sets the fixed cash amount we pay; GFF does not provide funeral services. Choose a tier that reflects local costs: Tier 1 fits many lower-cost councils/regions and for families who already hold a plot, Tier 2 fits most metro areas nationally, Tier 3 suits higher-fee metros such as parts of Sydney, inner Melbourne and the ACT. See the Target Market Determination (TMD) for more detail.

For cancellation of a Double Facility after the first funeral benefit has been paid, see section 12A.

5 Who is eligible to become a member of GFF?

Membership to the GFF is open to all Australian citizens and permanent residents, regardless of age upon submission and acceptance of his/her application form, payment of an entry fee where applicable and the annual premium.

Membership to GFF is on an individual basis and it is not assignable or transferable to any other person. There are no family package memberships or other group memberships to the GFF

6 What are the entry fees for membership to GFF?

Entry fees are based on age at entry and, where applicable, may be paid by instalments (see payment options below). The schedules are: Tier 1: entry-fee schedule, Tiers 2 and 3: entry-fee schedule.

— TIER 1: ENTRY-FEE SCHEDULE

Age Group at time of becoming a member	Entry Fee (\$): Single Facility	Entry Fee (\$): Double Facility
Under 50	Free	Free
50-54	650	Free
55-59	1,700	1,250
60-64	2,750	3,400
65-69	3,700	5,450
70-74	4,650	7,300
75-79	5,600	9,250
80 plus or suffer from a terminal illness	6,450	11,150

— TIERS 2 AND 3: ENTRY-FEE SCHEDULE

Age Group at time of becoming a member	Entry Fee (\$): Single Facility	Entry Fee (\$): Double Facility
Under 50	Free	Free
50-54	950	Free
55-59	2,450	1,700
60-64	3,950	4,600
65-69	5,350	7,400
70-74	6,650	9,950
75-79	8,050	12,600
80 plus or suffer from a terminal illness	9,300	15,150

A member can pay his/her entry fee in three equal instalments, with the first instalment due on the commencement of GFF membership and then two further instalments on an annual basis thereafter.

If a member dies prior to full payment of his/her entry fee (e.g. within 2 years of becoming a member), then the outstanding entry fees and annual premiums must be paid by the estate of the deceased member to qualify for the benefits.

Each member in their application, will be required to declare that they do not have a terminal illness. Any applicant who fails to declare that they do not have a terminal illness, will be deemed to be subject to the highest entry fee for membership (regardless of actual age).

GFF may, based on reliable actuarial data or on other relevant demographic factors, vary the entry fee for some or all age groups) in accordance with its assessed risk profile. The entry fee may also be adjusted to

account for CPI fluctuations.

7 What are the annual premiums for membership to GFF?

In addition to the entry fee, each member is required to pay an annual premium during his/her lifetime to maintain his/her membership status in GFF. The tables below shows the annual premium payable for a member as at the PDS date:

— TIER 1 - ANNUAL PREMIUMS

Age Group of members	Annual Premium payable (\$) : Single Facility	Annual Premium payable (\$) : Double Facility
Under 40	295	465
40-44	315	495
45-49	335	530
50-54	355	565
55-59	375	595
60-64	395	630
65-69	415	660
70-74	440	760
75-79	460	795
80 plus or suffer from a terminal illness	480	825

— TIER 2 - ANNUAL PREMIUMS

Age Group of members	Annual Premium payable (\$) : Single Facility	Annual Premium payable (\$) : Double Facility
Under 40	420	630
40-44	450	675
45-49	480	720
50-54	510	765
55-59	540	810
60-64	570	855
65-69	600	900
70-74	630	1,035
75-79	660	1,080
80 plus or suffer from a terminal illness	690	1,125

— TIER 3 - ANNUAL PREMIUMS

Age Group of members	Annual Premium payable (\$) : Single Facility	Annual Premium payable (\$) : Double Facility
Under 40	550	795
40-44	585	855
45-49	625	910
50-54	665	970
55-59	705	1,025
60-64	745	1,080
65-69	785	1,140
70-74	820	1,310
75-79	860	1,365
80 plus or suffer from a terminal illness	900	1,425

* For the Double facility, annual premiums halve after the first death. This rule applies to all tiers.

The annual premium is payable in full or in 12 equal monthly instalments upon becoming a member. GFF reserves the right to charge a member the late payment fee, calculated using the usual return on funds

GFF ordinarily would have received had the member paid the outstanding amount by its due date for payment.

GFF may vary annual premiums for some or all age groups based on reliable actuarial data or other relevant demographic factors. Any change will take effect on the Effective Date specified in the notice, and members will receive at least 30 days' prior written notice. Annual payers are pro-rated from the Effective Date; monthly payers change from the first debit on/after the Effective Date. GFF will not vary a member's premium more than once in any 12-month period, other than any CPI rounding adjustment disclosed in advance.

8 What are the benefits of being a member of GFF?

GFF provides members with a facility to save towards funeral expenses through the payment of a fixed cash benefit (amount depends on your selected tier) to a nominated beneficiary upon the member's death. This benefit is intended to help ensure that the member's funeral and burial can be arranged in line with their wishes and consistent with Islamic funeral principles, without leaving their loved ones to bear the full financial burden.

Upon the death of a member, GFF will pay the fixed benefit amount directly to the member's nominated beneficiary, who may be:

- A family member or legal representative; or
- A funeral service provider (anywhere in Australia).

— BENEFIT AMOUNTS (CURRENT AT THE DATE OF THIS PDS):

- Single Facility – Tier 1 \$8,000; Tier 2 \$11,500; Tier 3 \$15,000.
- Double Facility (two stage) - Tier 1 \$12,500 (= \$8,000 first + \$4,500 second); Tier 2 \$17,000 (= \$11,500 + \$5,500); Tier 3 \$21,500 (= \$15,000 + \$6,500).

The benefit for your selected tier is paid regardless of the actual funeral costs. If the funeral costs are less than the benefit amount, the remaining balance will be paid to the secondary beneficiary or to the estate if none is nominated. If the funeral costs are higher, the estate or family will pay the difference.

If the member has pre-booked and/or pre-paid a burial plot, the benefit will still be paid in full to the nominated beneficiary, who may apply the funds to other funeral-related expenses or as directed under the member's Will or estate administration.

Before making payment, GFF may require the deceased member's executor or legal representative to provide reasonable evidence of their authority to receive the benefit and, if the nominated beneficiary is a legal representative, to confirm that the funds will be used in accordance with the member's expressed wishes and consistent with Islamic funeral principles.

In normal cases, payment will be made within 48 hours of GFF receiving all required documentation and confirmation of any outstanding amounts owed to GFF.

Payment of the entry fee, any applicable gap payment, and annual premiums also contributes to GFF's administration costs and ensures that sufficient funds are available to provide benefits to all members.

Provider assistance: On request, we can share general information about funeral service providers in your area, including providers that follow Islamic funeral principles and your needs. We do not recommend or endorse providers, and we do not arrange or coordinate services. Any engagement is between your beneficiary or legal representative and the provider. We receive no fees or commissions. Our role is limited to paying the benefit. This assistance is optional.

9 What disqualifies receipt of the benefits?

The only circumstances in which a deceased member is disqualified from receiving any benefits under the GFF, are:

- 1 if that member is in arrears of payment of the entry fee, annual premium or any other amounts owing to GFF.
- 2 if that member (or his/her representative) is reasonably suspected to have made a false declaration or undertaking to GFF (e.g. a false terminal illness declaration upon becoming a member); or
- 3 if GFF reasonably suspects that the deceased member (through his/her last Will and Testament or otherwise) is not, by prevailing law, to receive a traditional Islamic funeral service and burial.

In respect of paragraph, if GFF reasonably suspects that the deceased member (through his/her last Will and Testament or otherwise) is not, by prevailing law, to receive a traditional Islamic funeral service and burial. above, for members to ensure that they (or their legal representatives) receive membership benefits upon death, it is recommended that each member has his/her own Last Will and Testament in which a suitable executor is appointed and in which the member expressly specifies the wish for his/her body to be buried in accordance with traditional Islamic funeral services and burial rites, at a place in which the executor deems appropriate at his/her discretion.

10 When will your membership and cover be deemed to start?

Immediately upon our receipt of your completed application form and our receipt of your entry fee and annual premium for the remainder of the first calendar year (as per our invoice to you), you will be deemed to be a member of the GFF and you will be entitled to the benefits of being a member, subject to the terms of this PDS.

11 When will your membership and cover be deemed to end?

Your membership in GFF will be deemed to end on the first to occur of the following circumstances:

- You choose to cancel your membership in GFF within 30 days of becoming a member ("Cooling Off Period");
- You fail to pay any part of your entry fee, annual premiums or any late payment fee within 30 days of becoming due and GFF provides written notice to you of such overdue amount, you (or your appointed representatives) fail to pay such overdue amount within the 30 days' notice period and GFF provides written notice to you of termination of your membership prior to your settlement of any arrears; or

- Upon your death and GFF's payment of the benefit for your selected tier to your nominated beneficiary or legal representative.

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Can I get a refund on any entry fee, annual premiums or other amounts?

We offer a full 30-day money back guarantee, giving you time, after becoming a member, to make sure it's right for you. There are no hidden catches – if you provide written notice to us within 30 days of becoming a member (i.e. during the Cooling Off Period) that you wish to cancel your membership, we will give you a full refund of any amounts paid to us to become a member (including any entry fee, gap fee and annual premium that may have been paid).

If you do cancel your membership after the Cooling Off Period or your membership is terminated due to your failure to comply with your obligations as set out in this PDS (including your obligation to pay your entry fee and annual premiums when due), you shall only be entitled to a refund of the entry and any gap fee amounts that you have paid to GFF. All annual fee payments that you have made to GFF shall be forfeited and may be used by GFF for its operational costs, the benefit of other members and otherwise in accordance with the terms of this PDS. Where a Double Facility member cancels after GFF has paid the first funeral benefit, the entry fee apportionment and refund is determined under section 12A below.

12A

Double Facility: entry fee apportionment on cancellation after first death

12A.1 Where the holder of a Double Facility requests cancellation under section 12 after GFF has paid the first funeral benefit, the entry fee paid for that Double Facility will be apportioned between the first covered person (the deceased member) and the second covered person (the surviving member) on a proportional basis. The apportionment uses the ratio of the first and second funeral benefits payable for the relevant tier under this PDS (the Benefit-Proportional Method).

12A.2 On cancellation under this clause, GFF will refund to the surviving second covered person:

- (a) the second covered person's share of the entry fee, calculated under the Benefit-Proportional Method;
- (b) any gap fee paid in respect of the Double Facility; and
- (c) no annual premiums (all annual premiums are forfeited on cancellation after the Cooling Off Period in accordance with section 12).

12A.3 The current tier-specific apportionment ratios, together with worked examples, are recorded in the GFF Policy and Decisions Register. The register is available to members on request.

13

When and how do I pay my entry fee, gap fee, annual premiums and other amounts?

The entry fee, where applicable, is payable upon becoming a member. Members can choose from the following payment options:

Upfront – Pay the full amount at the time of joining.

- Annual instalments – Pay the entry fee in 3 equal yearly payments over 2 years: first on joining, second on your 1-year anniversary, and third on your 2-year anniversary.
- Quarterly instalments – Pay the entry fee in 8 equal quarterly payments over 2 years.
- Monthly instalments – Pay the entry fee in 24 equal monthly payments over 2 years.

If a member dies before the entry fee is paid in full, the outstanding entry fee must be paid by the estate of the deceased member to qualify for the benefits.

The annual premium is payable in full each year or in 12 equal monthly instalments. If a member dies before paying the full annual premium for the current year (or any previous year), the outstanding premium must be paid by the estate of the deceased member to qualify for the benefits.

After you submit a completed application form, we will assess the entry fee and annual premium payable and invoice you accordingly (and confirm your date of membership). Upon payment of the amounts invoiced, you will be deemed to be a member of GFF.

Payment may be made through electronic funds transfer to:

ACCOUNT NAME	Gallipoli Funeral Fund Limited
BANK	Commonwealth
BSB	062 000
ACCOUNT	20672564

or such other bank account that we may notify you to make payments for the purposes of your membership from time to time.

For members opting to provide the direct deposit authority through our service provider, GFF will accept payment of the annual premium in twelve equal monthly instalments during any calendar year of the member's lifetime.

14 What happens if I run into financial hardship?

A member may request to pause their membership by providing written notice to GFF explaining their circumstances. This option is available if they cannot afford to pay their ongoing annual fees due to financial hardship. If a member passes away during this period, they must pay all outstanding annual fees to claim the benefit. If this is not possible, the membership will be cancelled, and any entry and gap amounts paid will be refunded.

15 How to claim your benefits?

Upon the death of a member, the deceased member's legal representative must immediately advise GFF of:

- the death of the member;
- any preference for funeral service provider or burial location (as expressed by the member in his/her last Will and Testament, by family members or otherwise);
- whether the member has a pre-paid and/or pre-booked burial plot; and
- any other details relevant to the funeral services or burial as requested by GFF (or their appointed service provider).

GFF will then inform the deceased member's legal representative of whether there is any outstanding payment or other matters required for the member (or their estate) to qualify for

receipt of benefits. Once confirmed, GFF will pay the benefit for your selected tier directly to the nominated beneficiary, who will arrange the funeral and burial in line with the member's wishes.

16 Who receives the Equivalent Payment?

You can nominate one or more beneficiaries over the age of 18 to receive the Equivalent Payment. In all cases, GFF pays the benefit amount directly to the nominated beneficiary after your death. If you do not have a validly appointed executor under your Last Will and Testament, the Benefit Payment will be made to your surviving nominated beneficiary. If there is no surviving nominated beneficiary and you die intestate (without any Last Will and Testament), GFF may make the Equivalent Payment to your next of kin in accordance with Islamic tradition.

It is recommended that each member validly executes a Last Will and Testament and clearly expresses its nominated beneficiary for any Equivalent Payment that may be made by GFF, and to notify GFF accordingly. A member may change any nominated beneficiary at any time during his/her lifetime, by providing written notice to GFF.

17 How long will GFF take to make the Equivalent Payment?

In cases in which GFF opts to make the Benefit Payment, it will generally make such payment within 48 hours of receiving all outstanding amounts and other requirements from a member's estate or representatives.

18 Does GFFL invest the funds of members?

GFF will invest the funds and payments of members in shariah compliant, low risk, short/long-term cash deposits, securities and/or wealth management products. The primary objective of GFF is to provide the benefits to its members following their death and GFF will take all reasonable precautions to ensure that

it has adequate funds available when needed to provide a member with his/her benefits promptly upon that member's death.

19 What are the risks in becoming a member of GFF?

Becoming a member of the GFF, is not without risk. The risks involved in becoming a member of GFF, include:

- not being able to receive a refund for annual premiums paid to GFF after the Cooling Off Period;
- GFF not having adequate liquidity to meet its financial obligations as and when they fall due, including:

I. if there is a higher incidence of death of members than projected at any point in time (e.g. due to pandemic, war, etc);

II. If any of the holders of the funds (including financial institutions) or investment vehicles default on their repayment obligations to GFF or suffer unexpected losses in the investment of funds. You should consider if this product meets your needs both now and in the future.

You may need to seek assistance from a financial adviser to assist you to determine if the terms are consistent with your objectives, financial situation and needs.

20 What are GFF's risk management processes?

GFF will have sound risk management procedures in place to ensure that it is able to meet all its financial commitments to members as and when they fall due.

GFF's Board of Directors will review and monitor the business, including its working capital, budget and financial results on at least a quarterly basis, and rectify any issues that may compromise its ability to meet its obligations to members and/or may jeopardise its compliance with legal, regulatory, internal policy and procedural requirements.

GFF will appoint external auditors to conduct and report, at the end of each financial year, to the Board of Directors on the financial performance and compliance issues of GFF and its management of the entity. The Board of Directors will ensure that any qualifications raised in any audit report are addressed as soon as reasonably practicable. The audit report will be provided to ASIC within four months of the end of each financial year.

GFF will employ suitably qualified staff to ensure that the day-to-day management and operation of GFF delivers the benefits to members as outlined in this PDS in an efficient and optimal manner.

The Board of Directors and its staff will ensure that they implement suitable compliance procedures to ensure that GFF meets all its obligations in terms of financial services laws and regulations and its AFSL obligations.

The Board of Directors will set the entry fees and annual premiums for members of GFF based on the recommendations of reliable actuarial data or on other relevant demographic factors (updated at regular intervals) and sound business judgement.

GFF will have initial seed capital of \$100,000 transferred from its sole shareholder (Gallipoli Turkish Cultural Foundation Limited) but is expected to be completely self-financed, with surplus funds, from its first year of operation of the GFF and onwards.

Initially, GFF will place members' funds in a sharia compliant low-risk (low-return) investment account with a reputable Australian financial institution from which GFF will be able to access funds as and when it needs to provide its services for members.

As the surplus funds of the GFF increase, it may consider opportunities for using some of the surplus funds in slightly higher return investments. At all times, GFF will adopt a conservative investment strategy, guided by its principal aim of providing services to its members.

In line with its not-for-profit status, any surplus funds will be held by GFF and used for the benefit of the members.

GFF retains professional indemnity insurance (PII) with Dual Australia Pty Ltd and with a limit of \$2,500,000 in the aggregate and will continue to maintain PII in accordance with the requirements of ASIC and as an AFSL holder. Members are part of the insured group under this PII.

What are the tax implications if I become a member of GFF? All benefits a member receives will be inclusive of Goods and Services Tax (GST). GFF will be responsible for paying any GST in the Provision of Services and any Equivalent Payment made to a member will be inclusive of GST.

21 Can I access financial statements and audit reports of GFF?

Access to GFF's financial statements and final audit report at the end of each financial year will be available on GFF's web site.

22 Can this PDS be changed?

GFF may, from time to time, update this PDS in accordance with the law. Material changes will be notified to members in writing.

23 How do I make a complaint?

If you have any complaint in connection with GFF, in the first instance, please address such complaint in writing to:

Dr Abul Jalaluddin, Director, Gallipoli Funeral Fund Ltd



EMAIL

drabul.jalaluddin@gallipolifuneralfund.org.au



MAIL

Suite 1, 15-19 Gelibolu Pde, Auburn NSW 2144

Alternatively, you can call Dr Jalaluddin on: 0411 247 935

We will try to resolve all complaints and disputes raised with us amicably and free of charge to members.

In the event that we are unable to resolve your concern, you have the right to contact the Australian Financial Complaints Authority (AFCA) which is an independent complaints resolution body. Call AFCA on 1800 931 678 or write to:

AFCA Service Complaints Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001

You can also make a complaint online through their website: <https://www.afca.org.au>.

AFCA is an independent body and its service to you is free. Such complaint to AFCA will be subject to its terms of reference. Please refer to AFCA for details.

To use AFCA, you must have firstly attempted to use our internal dispute resolution service.

24 How else do we communicate?

You can contact us during normal business hours in New South Wales (Australia) by:



EMAIL

info@gallipolifuneralfund.org.au



TELEPHONE

0487 060 687



MAIL

Suite 1, 15-19
Gelibolu Pde,
Auburn NSW 2144



OFFICE ADDRESS

Suite 1, 15-19
Gelibolu Pde,
Auburn NSW 2144

To communicate with any member, we will use the notice address a member provides to us in completing the membership application form, unless we are otherwise notified by a member. A

member must notify us in writing of any change of details (including any notice address). Any postal addresses must be within Australia.

— PRIVACY NOTICE

Personal and sensitive information is collected from you or about you to enable us to provide our services to you.

If you do not supply the required information to us, we may not be able to provide our services to you.

The way in which we collect, use and disclose your information is described in our Privacy Policy, available free of charge on request. Our Privacy Policy contains details about the following:

- The kinds of personal information that we collect and hold;
- How we collect and hold personal information;
- The purposes for which we collect, hold, use and disclose personal information;
- How our customers may access personal information about them which is held by us and how they can correct that information; and
- How we deal with any complaints that our customers may have regarding privacy issues.

If you have any questions regarding privacy related matters, about how we manage your information or a complaint relating to privacy, please contact us using the contact details below:

 EMAIL info@gallipolifuneralfund.org.au	 TELEPHONE 0487 060 687	 MAIL 15-19 Gelibolu Pde, Auburn NSW 2144	 OFFICE ADDRESS Suite 1, 15-19 Gelibolu Pde, Auburn NSW 2144
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We rely on the accuracy of the information you provide. If you think that we hold information about you that is incorrect, please let us know using the communication methods above.

The website of the Privacy Commissioner which is available at <http://www.oaic.gov.au/> is a useful source of additional information about both the privacy rights of individuals and the privacy laws imposed on organisations such as ours. This website also contains sensible steps that individuals

can take to protect their information when dealing with organisations and when using modern technology. We take no responsibility for the contents of this Government run website.

Under the current privacy legislation, you are generally entitled to access the personal information we hold about you. To access that information, simply make a request in writing. This process enables us to confirm your identity for security reasons and to protect your personal information from being sought by a person other than yourself.

If, for any reason, we decline your request to access and/or update your information, we will provide you with details of the reasons.

There are some limited exemptions where GFF would be unable to provide the personal information that we hold about you and these include the following circumstances:

- If the access would have an unreasonable impact on the privacy of other people; or
- If the access request is frivolous or vexatious; or
- If giving access would be unlawful.

In processing and administering your membership with GFF (including at the time of claim), we may disclose your personal information to other parties such as organisations to whom we outsource our mailing and information technology, Government regulatory bodies, actuaries and auditors engaged by us, funeral service providers and other companies.

Generally, we do not use or disclose any member's information for a purpose other than providing our services unless: our customer consents to the use or disclosure of the customer information; or the use or disclosure is required or authorised under an Australian law, court/tribunal or regulator; or the use or disclosure of the information is reasonably necessary for one or more enforcement related activities conducted by, or on behalf of, an enforcement body e.g. the police

JOIN THE FUND

Application Form

Scan the QR code to complete your application online.

If you prefer paper, complete the form on the next page and submit it using the instructions at the end of this document.

— SELECT YOUR TIER:

☐ Tier 1

☐ Tier 2

☐ Tier 3

— SELECT YOUR FACILITY:

☐ Single Facility (1 Person)

Provides one funeral benefit for a single member.

☐ Double Facility (2 People)

Provides two separate funeral benefits under one membership

1 Main Applicant's details

SURNAME

GIVEN NAMES

TITLE

DATE OF BIRTH

RESIDENTIAL ADDRESS

CORRESPONDENCE ADDRESS (IF DIFFERENT FROM RESIDENTIAL ADDRESS)

EMAIL ADDRESS

HOME PHONE

MOBILE PHONE

GENDER

☐ Female ☐ Male

As at the date of this application, I confirm and declare that:

☐ I am not aware of having any terminal illness; or

☐ I have a terminal illness.

2 Nominee's details

I nominate the following person who will, upon my death, be authorised contact and/or beneficiary for receipt or direction of the benefit payment. GFF does not arrange or coordinate services.

NOMINEE'S FULL NAME

NOMINEE'S ADDRESS

NOMINEE'S CONTACT PHONE NUMBER

NOMINEE'S EMAIL ADDRESS

NOMINEE'S RELATIONSHIP TO APPLICANT

If the abovenamed nominee does not survive me or does not wish to act as my nominee, I nominate the following person who will, upon my death, be authorised to provide directions to GFF relating to my funeral services and/or burial and, if I devise a Will, this person is intended to be appointed as its executor or substitute executor:

ALTERNATIVE NOMINEE'S FULL NAME

ALTERNATIVE NOMINEE'S ADDRESS

ALTERNATIVE NOMINEE'S CONTACT PHONE NUMBER

ALTERNATIVE NOMINEE'S EMAIL ADDRESS

ALTERNATIVE NOMINEE'S RELATIONSHIP TO APPLICANT

As at the date of this application, I confirm and declare that:

- ☐ I confirm the nominee(s) named above have been informed and agree to act in this role, and I authorise GFF to contact them for this purpose.

3 2nd Applicant's details if applying for a Double Facility:

SURNAME

GIVEN NAMES

TITLE

DATE OF BIRTH

RESIDENTIAL ADDRESS

CORRESPONDENCE ADDRESS (IF DIFFERENT FROM RESIDENTIAL ADDRESS)

EMAIL ADDRESS

HOME PHONE

MOBILE PHONE

GENDER

☐ Female ☐ Male

As at the date of this application, I confirm and declare that:

- ☐ I am not aware of having any terminal illness; or
- ☐ I have a terminal illness.
- ☐ I permit my nominated beneficiary to receive the benefit.

I declare and confirm that:

- ☐ I have read and understood the Gallipoli Funeral Fund Product Disclosure Statement current at the date I sign this application
- ☐ To the best of my knowledge and belief, the information I have provided in this application form is true and correct.

APPLICANT'S SIGNATURE:**DATE:****Email**

Scan or photograph all pages and email to
info@gallipolifuneralfund.org.au

Post

Mail a completed and signed copy to: Gallipoli
 Funeral Fund Limited Suite 1, 15–19 Gelibolu Parade,
 Auburn NSW 2144



Peace of mind at a *difficult time.*

For more information about your membership or this Product Disclosure Statement, please contact us.



EMAIL

info@gallipolifuneralfund.org.au

TELEPHONE

0487 060 687

OFFICE

Suite 1, 15-19 Gelibolu Pde, Auburn NSW 2144

WEB

gallipolifuneralfund.org.au

Gallipoli Funeral Fund Limited · ABN 18 165 384 421 · AFSL 540427.

This PDS contains general information only. We recommend that you seek independent personal financial advice before you become a member of GFF, having regard to your own personal needs, financial situation, and objectives.