










# Bennelong Wholesale Plus ex-20 Australian Equities Fund


## Product Disclosure Statement ('PDS')

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### How to read this document

This PDS provides a summary of the key information you need to make a decision. The  symbol indicates you can read more about this section in the Additional Information Booklet and Additional Information – buy-sell spreads, which also form part of this PDS.

This is important information you should consider before making a decision to invest in the Bennelong Wholesale Plus ex-20 Australian Equities Fund ('the Fund').

The information in this document is general information only and does not take into account your personal financial situation or needs. You should consult a licensed financial adviser to obtain financial advice that is tailored to suit your personal circumstances.

Investments in the Fund can only be made by someone receiving this PDS (including an electronic version) in Australia. If you are in possession of this PDS outside Australia, you should seek advice regarding restrictions on investing. Failure to comply with relevant restrictions may violate laws.

## 1. About BT Funds Management Limited

BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 ('BTFM', 'we', 'us', 'our') is the responsible entity of the Fund, which is a registered managed investment scheme. We are responsible for the day-to-day administration and operation of the Fund. We are the issuer of units in the Fund offered in this PDS and have prepared this PDS.

We are a subsidiary of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 ('Westpac'). An investment in the Fund is not an investment in, deposit with, or other liability of Westpac or any other company in the Westpac Group. An investment in the Fund is subject to investment risk, including possible delays in the payment of withdrawals and loss of income and principal invested. No member of the Westpac Group, including BTFM, stands behind or otherwise guarantees the capital value or investment performance of the Fund.

The Fund will invest into the Bennelong ex-20 Australian Equities Fund ARSN 137 843 826. The responsible entity of the Bennelong ex-20 Australian Equities Fund is Bennelong Funds Management Limited ABN 39 111 214 085 AFSL 296806 and the investment manager is Bennelong Australian Equity Partners Pty Ltd ABN 69 131 665 122 ('Manager') which is a corporate authorised representative of Bennelong Funds Management Limited. Bennelong Funds Management Limited and Bennelong Australian Equity Partners Pty Ltd have consented to statements about them in this PDS, in the form and context in which they appear and have not withdrawn their consent before the date of this PDS. A reference to the 'Underlying Fund' in this PDS refers to the Bennelong ex-20 Australian Equities Fund APIR BFL0004AU. The Underlying Fund is a registered managed investment scheme under the Corporations Act 2001.

## 2. How the Fund works

When you invest your money in the Fund, your money is pooled together with other investors' money. We use this pooled money to buy investments, and those investments are managed on behalf of all investors in the Fund. By investing this way you acquire an interest in the Fund and can access skilled investment management as well as investments you may otherwise not be able to access. However, we have day-to-day control over the operation of the Fund.

So that you know what your interest in the Fund is worth, we divide the total value of the assets in the Fund into 'units', and issue these units to investors. We will calculate a price for each unit and keep a record of the number of units you have acquired.

Generally, the Fund is not open to direct investors. The Fund is only accessible through an Investor Directed Portfolio Service ('IDPS'), IDPS-like scheme or a nominee or custody service, a managed account or any other service or platform approved by us (collectively referred to as an 'investment service') or through a superannuation fund. This means the rights that apply to someone who invests directly in the Fund are not available to you, but rather to the operator or custodian of the investment service or the trustee of the superannuation fund (each referred to as the 'Operator').

The Operator will be recorded in the register as the investor and will be the person who exercises the rights and receives the benefits of an investor.

You will need to instruct your adviser or Operator to increase your investment in the Fund by reinvesting distributions or making an additional investment or to decrease your units by making a withdrawal.

### **Unit prices** 2.1

Generally, unit prices are calculated each Business Day for the preceding Business Day. A Business Day means a day (other than a Saturday, Sunday or public holiday) on which banks are open for business in Sydney. The unit price will change as the market value of assets in the Fund rises or falls.

Entry prices are generally higher than exit prices due to the costs of buying and selling the underlying assets in the Fund. The difference is called the 'buy-sell spread'. There is no buy-sell spread on distributions that are reinvested.

### **Minimum initial investment**

Generally, the Fund is not open to investment by direct investors. You should refer to the offer document for the investment service or superannuation fund that you invest in as you may be subject to minimum balance requirements.

### **How to withdraw** 2.2 2.3

Investors should refer to the relevant offer document for the investment service or superannuation fund, or contact their financial adviser or the Operator, for information regarding processing of transactions relevant to them. In certain circumstances, such as a freeze on withdrawals or where the Fund is illiquid (as defined in the Corporations Act 2001), you may have to wait a longer period of time before you can redeem your investment.

## How we process transactions

We will act on instructions from your Operator. Where we receive a correctly completed application and monies or a correctly completed withdrawal request before 10am (Sydney time) on a Business Day, it will be processed with the unit price calculated for that day. Where we receive correctly completed documentation and monies (where applicable) after 10am (Sydney time) on a Business Day, it will be processed using the unit price determined for the following Business Day.

### Distributions 2.4 2.5

The Fund generally pays distributions half-yearly and under special circumstances may pay special distributions.


Distributions are generally calculated based on the Fund's net income at the end of the distribution period divided by the number of units on issue. We distribute all taxable income to investors each year, including the net capital gains of the Fund. Net realised capital gains are generally distributed in the final distribution of the financial year.


Distribution payments are typically paid to you (or your Operator) as soon as practicable after the end of the distribution period of the Underlying Fund.


You should check the offer document for your investment service or superannuation fund to see when the Operator will pass distributions on to you.

## Indirect investors

We authorise the use of this PDS as disclosure only to people who wish to access the Fund indirectly through an investment service or superannuation fund.

 You should read the following important information in the Additional Information Booklet before making a decision.

 **2.1 Valuing your investment**

 **2.2 How to withdraw**

 **2.3 Restrictions on withdrawals**

 **2.4 Distribution payment details**

 **2.5 Reinvesting distributions**

Go to page 3 of the Additional Information Booklet at [bt.com.au/WholesalePlus](http://bt.com.au/WholesalePlus). The material relating to these matters may change between the time when you read the PDS and the day when you acquire the product.

## 3. Benefits of investing in the Fund

### Key features

The Fund invests into the Underlying Fund, which invests predominantly in Australian shares.

### Key benefits

The significant benefits of investing in the Fund are as follows.

- ▶ Access to a share portfolio that aims to consistently deliver above-benchmark returns over the medium to long term.
- ▶ Investing with a quality team of highly experienced investment professionals who undertake comprehensive, ongoing research to assess the earnings prospects and relative valuations of the stocks in their investment universe.

## 4. Risks of managed investment schemes

 4.1  4.2  4.3  4.4  4.5

All investments carry risk.

The likely investment return and the risk of losing money is different for each managed fund, as different strategies carry different levels of risk based on the underlying mix of assets. Generally, the higher the level of risk you are prepared to accept, the higher the potential returns or losses. Assets with the highest long-term returns may also carry the highest level of short-term risk. Growth assets, such as shares and property, are generally considered the most volatile assets, ie they are likely to experience greater fluctuations in value than defensive assets, such as fixed interest and cash.

The significant risks for the Fund are as follows.

### Asset class risk

This is the risk associated with a particular asset class. For example, shares are generally more volatile than fixed interest investments, while investing in international shares adds additional risks because of currency movements, differing tax structures and social, economic and political factors affecting a country or region.

### Market risk

These are factors that can influence the direction and volatility of the overall market as opposed to stock specific risks. These factors can be specific to one country or affect a number of countries. Macroeconomic, technological, geopolitical or regulatory conditions and even market sentiment changes can mean the value of investment markets change. These factors include shocks to an economy, such as a spike in the price of oil, terrorist threats, political elections, environmental catastrophes, or changes to monetary or fiscal policy.

### **Specific security risk**

This is the risk associated with an individual asset. The price of securities in a company may be affected by unexpected changes in that company's operations, such as changes in management or the loss of a significant customer.

### **Liquidity/transparency risk**

This is the risk that a security or asset cannot be traded quickly enough in the market to prevent a loss or to realise a gain.

The liquidity of the Fund will depend on the liquidity of the Underlying Fund and the ability of the Underlying Fund to satisfy withdrawal requests.

### **Fund performance risk**

As a result of different levels of cash being held by this Fund and the Underlying Fund it invests in and the timing of applications and redemptions, there is potential for the performance of the two stated funds to be different.

### **Compensation fee structure risk**

The responsible entity of the Underlying Fund and Manager may receive compensation based on the performance of the investments of the Underlying Fund. These arrangements may create an incentive for the Manager to make more speculative or higher risk investments than might otherwise be the case.

### **Concentration risk**

The Underlying Fund may have exposure to a small number of key investments. This may result in the returns of the Underlying Fund being dependent on the returns of individual companies and industry sectors. This concentration of exposures may increase the volatility of the Underlying Fund's unit price, and increase the risk of poor performance. It may also result in the Underlying Fund's returns differing significantly from its benchmark.

### **Derivatives risk**

The Underlying Fund may use derivatives (such as futures) to gain exposure to investment markets. Risks associated with derivatives include the value of the derivatives failing to move in line with the underlying asset, issues associated with the management of the assets backing a derivative so the Underlying Fund may not be able to meet payment obligations as they arise, and counterparty risk in the case of over-the-counter derivatives where no clearing house acts as an intermediary party (where the counterparty to the derivative contract cannot meet its obligations under the contract).

### **Interest rate risk**

Changes in interest rates can have a positive or negative impact directly or indirectly on the investment value or returns of the assets held by the Underlying Fund. For example, the cost of a company's borrowings can decrease or increase, whilst capital returns on a fixed interest security can become more or less favourable.

Risk can be managed but it cannot be completely eliminated. It is important to understand the following.

- ▶ The value of your investment will go up and down.
- ▶ Past performance is not an indicator of future performance.
- ▶ The level of returns will vary and future returns may differ from past returns.
- ▶ Returns are not guaranteed and there is always the chance you may lose money on any investment you make in the Fund.
- ▶ Laws affecting your investment in a registered managed investment scheme may change over time.

The level of risk appropriate for you will depend on your age, investment timeframe, where other parts of your wealth are invested and how comfortable you are with fluctuations in the value of your investment over your investment timeframe.

**!** You should read the following important information in the Additional Information Booklet before making a decision.

**! 4.1** What is investment risk?

**! 4.2** Reducing your investment risk

**! 4.3** Choosing the right investment for your risk level

**! 4.4** Additional potential risks

**! 4.5** Asset classes

Go to page 4 of the Additional Information Booklet at [bt.com.au/WholesalePlus](http://bt.com.au/WholesalePlus). The material relating to these matters may change between the time when you read the PDS and the day when you acquire the product.

## 5. How we invest your money ! 5.1 ! 5.2 ! 5.3

You should consider the Fund's likely investment return, risk level, your individual circumstances and your timeframe to invest, before choosing to invest in the Fund.

Bennelong Wholesale Plus ex-20 Australian Equities Fund							
Investment objective	To outperform the return generated by the S&P/ASX 300 Accumulation Index excluding that part of the return that is generated by the stocks comprised in the S&P/ASX 20 Leaders Index, which represents the 20 largest stocks by market capitalisation in Australia, by 4% per annum after fees on a rolling three-year basis. The Manager's investment team aims to achieve this goal by generating a combination of capital growth and income.						
Minimum suggested timeframe	5 years						
Investment strategy	<p>The companies within the portfolio are primarily selected from, but not limited to, the S&amp;P/ASX 300 Accumulation Index excluding the S&amp;P/ASX 20 Leaders Index. The Underlying Fund may also invest in securities listed on other exchanges where such securities relate to ASX listed securities. Derivative instruments are mainly used to replicate underlying positions and hedge market and company-specific risks.</p> <p>Although the Underlying Fund does not allow stocks to be bought whilst inside the S&amp;P/ASX 20 Leaders Index, it does allow stocks that move into the S&amp;P/ASX 20 Leaders Index to be held for up to 12 months after which they must be exited.</p> <p>The Underlying Fund typically holds between 20-60 stocks.</p> <p>The asset allocation of the Underlying Fund is:</p> <table border="0"> <tr> <td>Equities</td> <td>90%–100%</td> </tr> <tr> <td>Cash</td> <td>0%–10%</td> </tr> <tr> <td>Derivatives<sup>1</sup></td> <td>0%–10%</td> </tr> </table>	Equities	90%–100%	Cash	0%–10%	Derivatives <sup>1</sup>	0%–10%
Equities	90%–100%						
Cash	0%–10%						
Derivatives <sup>1</sup>	0%–10%						
Risk level	High – High risk of short-term loss.						
Changes to Fund details and investments	We have the right to make changes to the Fund at any time, and in some cases without prior notice. This could include closing or terminating the Fund, amending its investment parameters, including the investment objective and strategy, investment manager, buy-sell spread or asset class allocation ranges and currency strategy (if applicable). Changes to the Underlying Fund may also impact the Fund. We will inform you about any material change to the Fund's details in your next regular communication or as otherwise required by law. Details of any change will be available on <a href="http://bt.com.au/pdsupdates">bt.com.au/pdsupdates</a> .						

<sup>1</sup> Used to replicate underlying positions on a temporary basis and to hedge market and company specific risks.

**!** You should read the following important information in the Additional Information Booklet before making a decision.

**! 5.1 Labour standards or environmental, social or ethical considerations**

**! 5.2 Important investment information**

**! 5.3 Risk levels**

Go to page 7 of the Additional Information Booklet at [bt.com.au/WholesalePlus](http://bt.com.au/WholesalePlus). The material relating to these matters may change between the time when you read the PDS and the day when you acquire the product.

## 6. Fees and costs

### DID YOU KNOW?

Small differences in both investment performance, and fees and costs, can have a substantial impact on your long-term returns.

For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether the features, such as superior investment performance or the provision of better member services justify higher fees and costs.

You may be able to negotiate to pay lower management costs. Ask the Fund or your financial adviser.

### TO FIND OUT MORE

If you would like to find out more, or see the impact of the fees based on your own circumstances, the Australian Securities and Investments Commission ('ASIC') website ([www.moneysmart.gov.au](http://www.moneysmart.gov.au)) has a managed investment fee calculator to help you check out the different fee options.

This document shows fees and other costs that you may be charged. These fees and costs may be deducted from your money, from the returns on your investment or from the assets of the Fund as a whole.

Taxes are set out in another part of this document and section 7 of the Additional Information Booklet.

You should read all the information about fees and costs because it is important to understand their impact on your investment.

You can also use this information to compare the costs between different simple managed investment products.

Type of fee or cost <sup>2,3</sup>	Amount
<b>Fees when your money moves in or out of the Fund</b>	
Establishment fee	Not applicable
Contribution fee	Not applicable
Withdrawal fee	Not applicable
Exit fee	Not applicable
<b>Management costs</b>	
The fees and costs for managing your investment	<p><b>Management fee<sup>4</sup></b> 0.80% of the net asset value of the Fund per year</p> <p><b>Performance fee<sup>5</sup></b> 15% (including GST net of reduced input tax credits) of any amount by which the investment return of the Underlying Fund (before payment of the management fee of the Underlying Fund) is greater than the return generated by the S&amp;P/ASX 300 Accumulation Index excluding that part of the return that is generated by the stocks comprised in the S&amp;P/ASX 20 Leaders Index ('benchmark').</p>

2\_ Unless otherwise stated, all fees quoted in this PDS are quoted on a GST inclusive basis and net of any applicable Reduced Input Tax Credits.

3\_ Fees in this PDS can be individually negotiated if you are a wholesale client under the Corporations Act.

4\_ The management fees are paid from the assets of the Fund and are reflected in the unit price of your investment.

5\_ We do not charge performance fees directly. Performance fees are deducted from the assets of the Underlying Fund and the returns you receive will be net of any performance fees (if applicable) charged by the Underlying Fund.

To see how fees and costs may affect your account balance, use the calculator on the ASIC website at [www.moneysmart.gov.au/tools-and-resources/calculators-and-apps/managed-funds-fee-calculator](http://www.moneysmart.gov.au/tools-and-resources/calculators-and-apps/managed-funds-fee-calculator).

### Example of annual fees and costs for the Fund

This table gives an example of how the fees and costs of the Fund can affect your investment over a one-year period. You can use this table to compare this product with other managed funds.

Example:		Balance of \$50,000 <sup>6</sup> with an investment of \$5,000 <sup>6</sup> during the year
Contribution fees	\$0	For every \$5,000 you put in, you will be charged \$0.
PLUS		
Management fees + estimated performance fee <sup>7</sup>	0.80% 0.77%	And, for every \$50,000 you have in the Fund you will be charged \$785.
EQUALS		
Cost of Fund	1.57%	If you had an investment of \$50,000 at the beginning of the year and you put in an additional \$5,000 during the year, you would be charged fees of: \$785 <sup>8</sup> What it costs you will depend on the fees you negotiate.

6\_ This amount is prescribed by legislation. The example above assumes that the \$50,000 is invested for the entire year, the value of the investment is constant over the year and that the additional \$5,000 is invested at the end of the year.

7\_ The estimated performance fee is based on the performance fee paid in relation to the Underlying Fund over the 12 months to 30 June 2014. The use of this estimate is not an indicator or guarantee of future performance. The actual performance fee and therefore the Management costs will vary, depending on the Underlying Fund's actual return. A performance fee will not always be payable.

8\_ Additional fees may apply. Please note this example does not capture all the fees and costs that may apply to you, such as the buy-sell spread.



## Additional explanation of fees and costs

**! 6.1** **! 6.2** **! 6.3** **! 6.4** **! 6.5**

### Changes in fees and costs

The management fee is the fee charged by us for managing the assets of the Fund and overseeing the operations of the Fund. The management fee is charged as a percentage of the net asset value of the Fund. It is accrued daily and paid from the Fund monthly. The constitution for the Fund allows us to charge a management fee of up to 4% pa (excluding GST) of the value of the Fund.

We may change the amount of the management fee without your consent. If we increase the management fee, we will provide you with 30 days' written advance notice.

### Performance fee

In addition to the fixed management fee, a performance fee may be payable to the responsible entity of the Underlying Fund in respect of the Underlying Fund. This fee is only payable where the Underlying Fund's return (before payment of the management fee of the Underlying Fund) outperforms the return generated by its benchmark – the S&P/ASX 300 Accumulation Index excluding that part of the return that is generated by stocks comprised in the S&P/ASX 20 Leaders Index ('outperformance'). The performance fee is set at 15% of that outperformance.

The fee is calculated at each valuation time, which will generally be at the close of each business day (ie any day, except any weekend or public holiday, on which trading banks are open for usual business in Melbourne), but may be any other time the responsible entity of the Underlying Fund determines, and is paid quarterly. The unit price of the Underlying Fund is reflective of accrued performance fees. If at any valuation time the Underlying Fund's return is less than the benchmark, the responsible entity of the Underlying Fund will be entitled to the performance fee already accrued (and will not be required to repay performance fees already accrued and/or paid), but will not become entitled to accrue further performance fees until the Underlying Fund's overall return (before payment of the management fee of the Underlying Fund), measured over the period since commencement of the Underlying Fund, is greater than the return generated by the S&P/ASX 300 Accumulation Index excluding that part of the return generated by the stocks comprised in the S&P/ASX 20 Leaders Index.

### Transaction costs

In managing the assets of the Fund, we may incur transaction costs such as brokerage, settlement costs, clearing costs and applicable stamp duty when assets are bought and sold. This generally happens when the assets of the Fund are changed or when there are net cash flows into or out of the Fund.

Transaction costs will be charged in the form of a 'buy-sell spread'. These costs are determined after the daily unit price is calculated and are applied in addition to the daily unit price (applied when you invest). The buy-sell spread is an additional cost to you and is paid to the Fund to ensure other unit holders are not disadvantaged by the trading activity.

The current buy-sell spread for the Fund is available in 'Additional Information – buy-sell spreads'. We may vary the buy-sell spread from time-to-time and we will not ordinarily provide prior notice.

**!** You should also read the following important information in the Additional Information Booklet before making a decision.

- ! 6.1** Further information on fees
- ! 6.2** Fees and costs for the Funds
- ! 6.3** Contribution (or entry) fees
- ! 6.4** Management costs
- ! 6.5** Payments to platforms

Go to page 8 of the Additional Information Booklet at [bt.com.au/WholesalePlus](http://bt.com.au/WholesalePlus).

You should also read the important information about 'buy-sell spreads' before making a decision. Go to 'Additional Information – buy-sell spreads' at [bt.com.au/WholesalePlus](http://bt.com.au/WholesalePlus).

The material relating to these matters may change between the time when you read the PDS and the day when you acquire the product.



## 7. How managed investment schemes are taxed

**! 7.1** **! 7.2** **! 7.3** **! 7.4** **! 7.5**

You should note that investing in the Fund is likely to have tax consequences. We strongly advise that you seek professional tax advice before investing in the Fund.

The Fund generally distributes all taxable income, including net capital gains and tax credits, if any, to investors each year. As such the Fund is not subject to income tax and the investors should be subject to tax on their share of distributions made by the Fund.

You may also be subject to Capital Gains Tax on the disposal of your investment in the Fund.

Investing in the Fund may also affect your entitlement to pension or other social security benefits. We suggest you seek advice from your financial adviser or Centrelink.

**!** You should read the following important information in the Additional Information Booklet before making a decision.

- ! 7.1** Tax position of the Fund
- ! 7.2** Taxation of unit holders
- ! 7.3** Capital gains tax ('CGT')
- ! 7.4** Non-resident investors
- ! 7.5** Quoting your tax file number

Go to page 11 of the Additional Information Booklet at [bt.com.au/WholesalePlus](http://bt.com.au/WholesalePlus). The material relating to these matters may change between the time when you read the PDS and the day when you acquire the product.

## 8. How to apply

Generally, the Fund is not open to applications by direct investors. Investors are only able to access the Fund indirectly through an investment service or superannuation fund. The Operator will be recorded in the register as the investor and will be the person who exercises the rights and receives the benefits of an investor.

Indirect investors are subject to different conditions from those that would apply if investing directly in the Fund. You should refer to the offer document for the investment service or superannuation fund, or contact your financial adviser or Operator for any investor queries.

Cooling-off rights do not apply to any investments in the Fund acquired through an investment service or superannuation fund. Indirect investors should contact their Operator and read the Operator's offer document for more information on any cooling-off rights that may apply in relation to the relevant investment service or superannuation fund.

If you wish to raise a complaint please contact your investment service or superannuation fund Operator. BT Customer Relations can assist you in this regard on 1300 657 010. If your complaint is not resolved to your satisfaction, you can refer the complaint to the independent Financial Ombudsman Service ('FOS') by calling 1300 780 808, or write to FOS at: GPO Box 3 Melbourne VIC 3001.

## 9. Other information

-  **9.1**  **9.2**  **9.3**  **9.4**  **9.5**
-  **9.6**  **9.7**  **9.8**  **9.9**


The Fund is subject to regular reporting and continuous disclosure obligations. Copies of documents lodged with ASIC may be obtained from, or inspected at, an ASIC office. You can also call us to obtain copies of the following documents, free of charge:

- ▶ the most recent annual financial report lodged with ASIC for the Fund
- ▶ any half year financial reports for the Fund lodged with ASIC after the lodgement of the above annual financial report and before the date of the PDS (if applicable)
- ▶ any continuous disclosure notices we place online at [bt.com.au/pdsupdates](http://bt.com.au/pdsupdates) or have lodged with ASIC.

### Updated information

Information in this PDS is subject to change from time-to-time. For information that is not materially adverse, such as minor changes to asset allocation for the Fund, we may update such information by placing it on our website. You can also obtain a paper copy of any updated information, free of charge, in several ways.

- ▶ Contact your Operator.
- ▶ Contact your financial adviser.
- ▶ Call BT Customer Relations on 1300 657 010.

 You should read the following important information in the Additional Information Booklet before making a decision.

-  **9.1** Unit holder rights
-  **9.2** The constitution
-  **9.3** Related party transactions
-  **9.4** Conflicts of interest
-  **9.5** Our relationship with Westpac
-  **9.6** Custodian of the Fund
-  **9.7** Reporting on your investments
-  **9.8** Protecting your privacy
-  **9.9** Anti-money laundering and counter-terrorism financing

Go to page 12 of the Additional Information Booklet at [bt.com.au/WholesalePlus](http://bt.com.au/WholesalePlus). The material relating to these matters may change between the time when you read the PDS and the day when you acquire the product.

## Like to know more?

If you have any questions or would like more information:

 **Call** ▶ 1300 657 010

 **Mail** ▶ BT Funds Management Limited  
GPO Box 2337, Adelaide, SA 5001

 **Visit** ▶ [bt.com.au](http://bt.com.au)

