Rules 1.1 Cond 3, 1.7

Appendix 1A

ASX Listing Application and Agreement

This form is required by listing rule 1.7 to be used by an entity seeking admission to the +official list as an ASX Listing (for classification as an ASX Debt Listing use Appendix 1B and for classification as an ASX Foreign Exempt Listing use Appendix 1C).

All entity's seeking admission to the +official list as an ASX Listing must also provide to ASX the information and documents referred to in the Information Form and Checklist (ASX Listing) published on the ASX website.

The Appendix 1A and the Information Form and Checklist (ASX Listing) given to ASX become ASX's property and will be made public by way of release on ASX Markets Announcement Platform. Supporting documents may also be made public. This may occur prior to admission of the entity and +quotation of its +securities. If it does, publication does not mean that the entity will be admitted or that its +securities will be quoted.

Introduced 01/07/96 Origin: Appendix 1 Amended 01/07/97, 01/07/98, 01/09/99, 13/03/00, 01/07/00, 30/09/01, 11/03/02, 01/01/03, 24/10/05, 20/07/07, 01/01/12, 01/05/13, 02/11/15, 19/12/16

Name of entity	ABN/ARBN/ARSN
Raiz Invest Limited	74 615 510 177

We (the entity named above) apply for admission to the +official list of ASX Limited (ASX) as an ASX Listing and for +quotation of the following +securities:

	Number to be quoted	+Class
+Main class of +securities	66,229,988	ORD
Additional +classes of +securities to be quoted (if any) [Do not include +CDIs]	N/A	N/A

We agree:

1. Our admission to the +official list and classification as an ASX Listing is in ASX's absolute discretion. ASX may admit us on any conditions it decides. +Quotation of our +securities is in ASX's absolute discretion. ASX may quote our +securities on any conditions it decides. Our removal from the +official list, the suspension or ending of +quotation of our +securities, or a change in the category of our admission is in ASX's absolute discretion. ASX is entitled immediately to suspend +quotation of our +securities or remove us from the +official list if we break this agreement, but the absolute discretion of ASX is not limited.

2. We warrant the following to ASX:

   - The issue of the +securities to be quoted complies with the law and is not for an illegal purpose.
   - The +securities to be quoted comply with listing rule 2.1 and there is no reason why the +securities should not be granted +quotation.
   - An offer of the +securities for sale within 12 months after their issue will not require disclosure under section 707(3) or section 1012C(6) of the Corporations Act.

     Note: An entity may need to obtain appropriate warranties from subscribers for the securities in order to be able to give this warranty
   - Section 724 and section 1016E of the Corporations Act do not apply to any applications received by us in relation to any +securities to be quoted and that no-one has any right to return any +securities to be quoted under sections 601MB(1), 737, 738, 992A, 992AA or 1016F of the Corporations Act at the time that we request that the +securities be quoted.
   - If we are a trust, we warrant that no person has the right to return the +securities to be quoted under section 1019B of the Corporations Act at the time that we request that the +securities be quoted.

3. We will indemnify ASX to the fullest extent permitted by law in respect of any claim, action or expense arising from, or connected with, any breach of the warranties in this agreement.

4. We give ASX the information and documents required by this form, including the information and documents referred to in the *Information Form and Checklist (ASX Listing)* published on the ASX website. If any information or document is not available now, we will give it to ASX before +quotation of the +securities begins. We acknowledge that ASX is relying on the information and documents. We warrant that they are (or will be) true and complete.

5. We will comply with the listing rules that are in force from time to time, even if +quotation of our +securities is deferred, suspended or subject to a +trading halt.

6. The listing rules are to be interpreted:

   - in accordance with their spirit, intention and purpose;
   - by looking beyond form to substance; and
   - in a way that best promotes the principles on which the listing rules are based.

7. ASX has discretion to take no action in response to a breach of a listing rule. ASX may also waive a listing rule (except one that specifies that ASX will not waive it) either on our application or of its own accord on any conditions. ASX may at any time vary or revoke a decision on our application or of its own accord.

8. A document given to ASX by an entity, or on its behalf, becomes and remains the property of ASX to deal with as it wishes, including copying, storing in a retrieval system, transmitting to the public, and publishing any part of the document and permitting others to do so. The documents include a document given to ASX in support of the listing application or in compliance with the listing rules.

9. In any proceedings, a copy or extract of any document or information given to ASX is of equal validity in evidence as the original.

10. We acknowledge that this application also operates as an application to the +approved CS facility for approval for the entity to act as an issuer under the operating rules of the +approved CS facility and:

    - In the case of an entity established in a jurisdiction whose laws have the effect that the entity's +securities cannot be registered or transferred under the operating rules of the +approved CS facility, to have CDIs issued over the entity's +securities and to have those +CDIs approved for participation in the +approved CS facility.

- In all other cases, for the approval of the entity's +securities under those operating rules for participation in the +approved CS facility.

11. Except in the case of an entity established in a jurisdiction whose laws have the effect that the entity's +securities cannot be registered or transferred under the operating rules of the +approved CS facility:

- The +approved CS facility is irrevocably authorised to establish and administer a subregister in respect of the +securities for which +quotation is sought.
- We will satisfy the +technical and performance requirements of the +approved CS facility and meet any other requirements the +approved CS facility imposes in connection with the participation of our +securities in the +approved CS facility.
- When +securities are issued we will enter them in the +approved CS facility's subregister holding of the applicant before they are quoted, if the applicant instructs us on the application form to do so.

12. In the case of an entity established in a jurisdiction whose laws have the effect that the entity's +securities cannot be registered or transferred under the operating rules of the +approved CS facility:

- We appoint CHESS Depositary Nominees Pty Ltd (CDN) to act as the depositary nominee in respect of any +CDIs issued over the +securities for which +quotation is sought and acknowledge the indemnity given by us to CDN as the depositary nominee, and accept the power of attorney given to us by CDN as the depositary nominee, under the operating rules of the +approved CS facility.
- The +approved CS facility is irrevocably authorised to establish and administer a subregister in respect of +CDIs over the +securities for which +quotation is sought.
- We will satisfy the +technical and performance requirements of the +approved CS facility and meet any other requirements the +approved CS facility imposes in connection with the participation of our +CDIs in the +approved CS facility.
- When +CDIs are issued we will enter them in the +approved CS facility's subregister holding of the applicant before the +securities they are over are quoted, if the applicant instructs us on the application form to do so.
- We will make sure that +CDIs are issued over +securities if the holder of quoted +securities asks for +CDIs.

Dated: 7th MAY 2018

Executed as a deed:

Executed by **Raiz Invest Limited** in accordance with section 127 of the *Corporations Act 2001* (Cth):

Signature of Director

Signature of Director / Company Secretary

GEORGE SIMON LUCAS

Name of Director

MARTIN JAMES CONLEY

Name of Director / Company Secretary

Information Form and Checklist

(ASX Listing)

Name of entity	ABN/ARBN/ARSN
Raiz Invest Limited (Raiz)	**74 615 510 177**

We (the entity named above) supply the following information and documents to support our application for admission to the official list of ASX Limited (ASX) as an ASX Listing.

Note: *the entity warrants in its Appendix 1A ASX Listing Application and Agreement that the information and documents referred to in this Information Form and Checklist are (or will be) true and complete and indemnifies ASX to the fullest extent permitted by law in respect of any claim, action or expense arising from, or connected with, any breach of that warranty.*

Any Annexures to this Information Form and Checklist form part of the Information Form and Checklist and are covered by the warranty referred to above.

Terms used in this Information Form and Checklist and in any Annexures have the same meaning as in the ASX Listing Rules.

Part 1 – Key Information

Instructions: *please complete each applicable item below. If an item is not applicable, please mark it as "N/A".*

All entities – corporate details[1]

Place of incorporation or establishment	New South Wales
Date of incorporation or establishment	24 October 2016
Legislation under which incorporated or established	Corporations Act 2001 (Cth)
Address of registered office in place of incorporation or establishment	Level 11, 2 Bulletin Place Sydney NSW 2000 Australia
Main business activity	Holding company for a micro-investment services group
Other exchanges on which the entity is listed	None
Street address of principal administrative office	Level 11, 2 Bulletin Place Sydney NSW 2000 Australia
Postal address of principal administrative office	Level 11, 2 Bulletin Place Sydney NSW 2000 Australia
Telephone number of principal administrative office	1300 954 678

[1] If the entity applying for admission to the official list is a stapled structure, please provide these details for each entity comprising the stapled structure.

E-mail address for investor enquiries	inquire@raizinvest.com.au
Website URL	www.raizinvestoffer.com.au

All entities – management details[2]

Full name and title of CEO/managing director	George Simon Lucas Chief Executive Officer and Managing Director
Full name and title of chairperson of directors	Peter Anthony Fay Chairman
Full names of all existing directors	David Robert Gordon Nina Patricia Finlayson Kieran Maree Moore George Simon Lucas Peter Anthony Fay
Full names of any persons proposed to be appointed as additional or replacement directors	N/A
Full name and title of company secretary	Martin James Conley Company Secretary

All entities – ASX contact details[3]

Full name and title of ASX contact(s)	Martin James Conley Company Secretary
Business address of ASX contact(s)	Level 11, 2 Bulletin Place Sydney NSW 2000 Australia
Business phone number of ASX contact(s)	1300 754 748
Mobile phone number of ASX contact(s)	0421 617 494
Email address of ASX contact(s)	martin@raizinvest.com.au

All entities – auditor details[4]

Full name of auditor	BDO East Coast Partnership

[2] If the entity applying for admission to the official list is a trust, enter the management details for the responsible entity of the trust.

[3] Under Listing Rule 1.1 Condition 13, a listed entity must appoint a person responsible for communication with ASX. You can appoint more than one person to cater for situations where the primary nominated contact is not available.

[4] In certain cases, ASX may require the applicant to provide information about the qualifications and experience of its auditor for release to the market before quotation commences (see Guidance Note 1 section 2.10).

All entities – registry details[5]

Name of securities registry	Computershare Investor Services Pty Limited
Address of securities registry	Level 4, 60 Carrington Street Sydney NSW 2000 Australia
Phone number of securities registry	1300 850 505 +61 3 9415 4000
Fax number of securities registry	+61 3 9473 2500
Email address of securities registry	n/a online inquiries at www.investorcentre.com/contact
Type of subregisters the entity will operate[6]	CHESS and issuer sponsored subregister

All entities – key dates

Annual balance date	30 June
Month in which annual meeting is usually held (or intended to be held)[7]	November
Months in which dividends or distributions are usually paid (or are intended to be paid)	N/A As disclosed in Section 1.7 of the Prospectus, Raiz does not intend to pay any dividends in the foreseeable future following the listing of the company on the ASX.

Trusts – additional details

Name of responsible entity	N/A
Full names of the members of the compliance committee (if any)	N/A

Entities incorporated or established outside Australia – additional details

Name and address of the entity's Australian agent for service of process	N/A
Address of registered office in Australia (if any)	N/A

[5] If the entity has different registries for different classes of securities, please indicate clearly which registry details apply to which class of securities.

[6] Example: CHESS and issuer sponsored subregisters (see Guidance Note 1 section 3.20).

[7] May not apply to some trusts.

Entities listed or to be listed on another exchange or exchanges

Name of the other exchange(s) where the entity is or proposes to be listed	N/A
Is the ASX listing intended to be the entity's primary or secondary listing	N/A

Part 2 – Checklist Confirming Compliance with Admission Requirements

Instructions: *please indicate in the "Location/Confirmation" column for each item below and in any Annexures where the information or document referred to in that item is to be found (eg in the case of information, the specific page reference in the Offer Document where that information is located or, in the case of a document, the folder tab number where that document is located). If the item asks for confirmation of a matter, you may simply enter "Confirmed"" in the "Location/Confirmation" column. If an item is not applicable, please mark it as "N/A".*

In this regard, it will greatly assist ASX and speed up its review of the application if the various documents referred to in this Checklist and any Annexures (other than the 15 copies of the applicant's Offer Document referred to in item 4) are provided in a folder separated by numbered tabs and if the entity's constitution and copies of all material contracts are provided both in hard copy and in electronic format.

Note that completion of this Checklist and any Annexures is not to be taken to represent that the entity is necessarily in full or substantial compliance with the ASX Listing Rules or that ASX will admit the entity to its official list. Admission to the official list is in ASX's absolute discretion and ASX may refuse admission without giving any reasons (see Listing Rule 1.19).

A reference in this Checklist and in any Annexures to the "Offer Document" means the listing prospectus, product disclosure statement or information memorandum lodged by the applicant with ASX pursuant to Listing Rule 1.1 Condition 3.

If the applicant lodges a supplementary or replacement prospectus, product disclosure statement or information memorandum with ASX, ASX may require it to update this Checklist and any Annexures by reference to that document.

All entities – key supporting documents

No	Item	Location/Confirmation
1.	A copy of the entity's certificate of incorporation, certificate of registration or other evidence of status (including any change of name)	See Annexure A.
2.	A copy of the entity's constitution (Listing Rule 1.1 Condition 2)[8]	See Annexure B.
3.	Either: (a) confirmation that the entity's constitution includes the provisions of Appendix 15A or Appendix 15B (as applicable); or (b) a completed checklist that the constitution complies with the Listing Rules (Listing Rule 1.1 Condition 2)[9]	Section 1.9 of the Constitution includes the provisions of Appendix 15A (see Annexure B).
4.	An electronic version and 15 copies of the Offer Document, as lodged with ASIC (Listing Rule 1.1 Condition 3)	15 x Hard copies of the Prospectus have been provided with this application. An electronic copy of the Prospectus has also been provided to ASX.
5.	Where in the Offer Document is the prominent statement that ASX takes no responsibility for the contents of the Offer Document (Listing Rule 1.1 Condition 3)?	See "Important notices", third paragraph entitled "Lodgement and Listing" on page 3 of the Prospectus.

[8] It will assist ASX if the copy of the constitution is provided both in hard copy and in electronic format.

[9] An electronic copy of the checklist is available from the ASX Compliance Downloads page on ASX's website.

Nº	Item	Location/Confirmation
6.	Original executed ASX Online agreement confirming that documents may be given to ASX and authenticated electronically (Listing Rule 1.1 Condition 14)[10]	See Annexure C.
7.	If the entity's corporate governance statement[11] is included in its Offer Document, the page reference where it is included. Otherwise, a copy of the entity's corporate governance statement (Listing Rule 1.1 Condition 16)	See Annexure D.
8.	If the entity will be included in the S & P All Ordinaries Index on admission to the official list,[12] where in its Offer Document does it state that it will have an audit committee (Listing Rule 1.1 Condition 17)?	Raiz will establish an Audit and Risk Committee prior to listing. See section 6.5.5 (Audit and Risk Committee) of the Prospectus (p 77) and Annexure D (which also includes all of Raiz's corporate governance policies).
9.	If the entity will be included in the S & P / ASX 300 Index on admission to the official list,[13] where in its Offer Document does it state that it will comply with the recommendations set by the ASX Corporate Governance Council in relation to composition and operation of the audit committee (Listing Rule 1.1 Condition 17)?	See section 6.5.5 (Audit and Risk Committee) of the Prospectus (p 77) and Annexure D (which also includes all of Raiz's corporate governance policies).
10.	If the entity will be included in the S & P / ASX 300 Index on admission to the official list,[14] where in its Offer Document does it state that it will have a remuneration committee comprised solely of non-executive directors (Listing Rule 1.1 Condition 18)	See section 6.5.6 (Nomination and Remuneration Committee) of the Prospectus (p 77) and Annexure D (which also includes all of Raiz's corporate governance policies).
11.	If the entity's trading policy is included in its Offer Document, the page reference where it is included. Otherwise, a copy of the entity's trading policy (Listing Rule 1.1 Condition 19)	See Annexure D.
12.	For each director or proposed director,[15] a list of the countries in which they have resided over the past 10 years (Listing Rule 1.1 Condition 20 and Guidance Note 1 section 3.18)[16]	George Simon Lucas – Australia Peter Anthony Fay – Australia Kieran Maree Moore - Australia David Robert Gordon – Australia Nina Patricia Finlayson – Australia
13.	For each director or proposed director who is or has in the past 10 years been a resident of Australia, an original or certified true copy of a national criminal history check obtained from the Australian Federal Police, a State or Territory police service or a broker accredited by CrimTrac which is not more than 12 months old (Listing Rule 1.1 Condition 20 and Guidance Note 1 section 3.18)	See Annexure E.
14.	For each director or proposed director who is or has in the past 10 years been a resident of a country other than Australia, an original or certified true copy of an equivalent national criminal history check to that mentioned in item 13 above for each country in which the director has resided over the	N/A

10 An electronic copy of the *ASX Online Agreement* is available from the ASX Compliance Downloads page on ASX's website.

11 The entity's "corporate governance statement" is the statement disclosing the extent to which the entity will follow, as at the date of its admission to the official list, the recommendations set by the ASX Corporate Governance Council. If the entity does not intend to follow all the recommendations on its admission to the official list, the entity must separately identify each recommendation that will not be followed and state its reasons for not following the recommendation and what (if any) alternative governance practices it intends to adopt in lieu of the recommendation.

12 If the entity is unsure whether they will be included in the S & P All Ordinaries Index on admission to the official list, they should contact ASX or S & P.

13 If the entity is unsure whether they will be included in the S & P / ASX 300 Index on admission to the official list, they should contact ASX or S & P.

14 If the entity is unsure whether they will be included in the S & P / ASX 300 Index on admission to the official list, they should contact ASX or S & P.

15 If the entity applying for admission to the official list is a trust, references in items 12, 13, 14, 15 and 16 to a director or proposed director mean a director or proposed director of the responsible entity of the trust.

16 The information referred to in items 12, 13, 14, 15 and 16 is required so that ASX can be satisfied that the director or proposed director is of good fame and character under Listing Rule 1 Condition 20.

Nº	Item	Location/Confirmation
	past 10 years (in English or together with a certified English translation) which is not more than 12 months old or, if such a check is not available in any such country, a statutory declaration from the director confirming that fact and that he or she has not been convicted in that country of: (a) any criminal offence involving fraud, dishonesty, misrepresentation, concealment of material facts or breach of director's duties; or (b) any other criminal offence which at the time carried a maximum term of imprisonment of five years or more (regardless of the period, if any, for which he or she was sentenced), or, if that is not the case, a statement to that effect and a detailed explanation of the circumstances involved (Listing Rule 1.1 Condition 20 and Guidance Note 1 section 3.18)	
15.	For each director or proposed director who is or has in the past 10 years been a resident of Australia, an original or certified true copy of a search of the Australian Financial Security Authority National Personal Insolvency Index which is not more than 12 months old (Listing Rule 1.1 Condition 20 and Guidance Note 1 section 3.18)	See Annexure F.
16.	For each director or proposed director who is or has in the past 10 years been a resident of a country other than Australia, an original or certified true copy of an equivalent national bankruptcy check to that mentioned in item 15 above for each country in which the director has resided over the past 10 years (in English or together with a certified English translation) which is not more than 12 months old or if such a check is not available in any such country, a statutory declaration from the director confirming that fact and that he or she has not been declared a bankrupt or been an insolvent under administration in that country or, if that is not the case, a statement to that effect and a detailed explanation of the circumstances involved (Listing Rule 1.1 Condition 20 and Guidance Note 1 section 3.18)	N/A
17.	A statutory declaration from each director or proposed director confirming that: (a) the director has not been the subject of any criminal or civil penalty proceedings or other enforcement action by any government agency in which he or she was found to have engaged in behaviour involving fraud, dishonesty, misrepresentation, concealment of material facts or breach of duty; (b) the director has not been refused membership of, or had their membership suspended or cancelled by, any professional body on the ground that he or she has engaged in behaviour involving fraud, dishonesty, misrepresentation, concealment of material facts or breach of duty; (c) the director has not been the subject of any disciplinary action (including any censure, monetary penalty or banning order) by a securities exchange or other authority responsible for regulating securities markets for failure to comply with his or her obligations as a director of a listed entity; (d) no listed entity of which he or she was a director (or, in the case of a listed trust, in respect of which he or she was a director of the responsible entity) at the time of the relevant conduct has been the subject of any disciplinary action (including any censure, monetary penalty, suspension of trading or termination of listing) by a securities exchange or other authority responsible for regulating securities markets for failure to comply with its obligations under the Listing Rules applicable to that entity; and (e) the director is not aware of any pending or threatened investigation or enquiry by a government agency, professional body, securities exchange or other authority responsible for regulating securities markets that could lead to proceedings or action of the type described in (a), (b), (c) or (d) above, or, if the director is not able to give such confirmation, a statement to that effect and a detailed explanation of the circumstances involved (Listing Rule 1.1 Condition 20 and Guidance Note 1 section 3.18)	See Annexure G.

Nº	Item	Location/Confirmation
18.	A specimen certificate/holding statement for each class of securities to be quoted or a specimen holding statement for CDIs (as applicable)	See Annexure H.
19.	Please either enter "Confirmed" in the column to the right to confirm that the entity has not previously applied for, and been refused or withdrawn its application for, admission to the official list of another securities exchange, or attach a statement explaining the circumstances and state the location of that statement	Confirmed.
20.	Payment for the initial listing fee[17]	Provided.

All entities – capital structure

21.	Where in the Offer Document is there a table showing the existing and proposed capital structure of the entity, broken down as follows: (a) the number and class of each equity security and each debt security currently on issue; and (b) the number and class of each equity security and each debt security proposed to be issued between the date of this application and the date the entity is admitted to the official list; and (c) the resulting total number of each class of equity security and debt security proposed to be on issue at the date the entity is admitted to the official list; and (d) the number and class of each equity security proposed to be issued following admission in accordance with material contracts or agreements? Note: This applies whether the securities are quoted or not. If the entity is proposing to issue a minimum, maximum or oversubscription number of securities, the table should be presented to disclose each scenario.	See section 7.3 (Capital Structure) (p 80) of the Prospectus. See section 1.7 (Summary of the Offer, row entitled "How will the Offer affect the Company's capital structure") (p 22) of the Prospectus.
22.	For each class of securities referred to in the table mentioned in item 21, where in the Offer Document does it disclose the terms applicable to those securities? Note: This applies whether the securities are quoted or not. For equity securities (other than options to acquire unissued securities or convertible debt securities), this should state whether they are fully paid or partly paid; if they are partly paid, the amount paid up and the amount owing per security; voting rights; rights to dividends or distributions; and conversion terms (if applicable). For options to acquire unissued securities, this should state the number outstanding, exercise prices; exercise terms and expiry dates. For debt securities or convertible debt securities, this should state their nominal or face value; rate of interest; dates of payment of interest; date and terms of redemption; and conversion terms (if applicable).	See sections 7.5 (Terms and Conditions of the Offer) (pp 81 - 83) and 9.5 (Summary of the Rights and Liabilities Attaching to Shares and Other Material Provisions of the Constitution) (pp 97 - 98) of the Prospectus. For options, see sections 6.4.2 (Long term Equity Incentive Plan) (pp 73-75) and 9.4 (Management Options) (pp 95-96) of the Prospectus.
23.	If the entity has granted, or proposes to grant, any rights to any person, or to any class of persons (other than through the holding of securities referred to in the table mentioned in item 21), to participate in an issue of the entity's securities, where in the Offer Document are details of those rights set out?	See section 6.4.2 (Long term Equity Incentive Plan) (pp 73-75) of the Prospectus.
24.	Details of all issues of securities (in all classes) in the last 5 years and the consideration received by the entity for such issues	Raiz Invest Limited (formerly, Acorns Investment Company Limited) was incorporated on 24 October 2016, for

[17] See Guidance Notes 15 and 15A for the fees payable on the application. You can also use the ASX online equity listing fees calculator: http://www.asx.com.au/prices/cost-listing.htm. Payment should be made either by cheque made payable to ASX Operations Pty Ltd or by electronic funds transfer to the following account:

Bank: National Australia Bank
Account Name: ASX Operations Pty Ltd
BSB: 082 057
A/C: 494728375
Swift Code (Overseas Customers): NATAAU3202S

If payment is made by electronic funds transfer, please email your remittance advice to ar@asx.com.au or fax it to (612) 9227-0553, describing the payment as the "initial listing fee" and including the name of the entity applying for admission, the ASX home branch where the entity has lodged its application (ie Sydney, Melbourne or Perth) and the amount paid.

Nº	Item	Location/Confirmation
		the purpose, at that time, of undertaking an initial public offering of unquoted ordinary shares in the company. For this purpose, Raiz lodged a prospectus with ASIC dated 9 November 2016 (**2016 Prospectus**), under which it issued 1,400,001 shares at an offer price of $1 per share, raising a total of $1,400,001 under that 2016 offer.
25.	A copy of every prospectus, product disclosure statement or information memorandum issued by the entity in connection with any issue of securities (in all classes) in the last 5 years	See Annexure I, for a copy of the 2016 Prospectus.
26.	A copy of any court order in relation to a reorganisation of the entity's capital in the last 5 years	N/A
27.	Where in the Offer Document does it confirm that the entity's free float at the time of listing will be not less than 20% (Listing Rule 1.1 Condition 7)?	See Section 9.3 (Escrow Arrangements) (p 94) of the Prospectus.
28.	Where in the Offer Document does it confirm that the issue/sale price of all securities for which the entity seeks quotation is at least 20 cents in cash (Listing Rule 2.1 Condition 2)?	See "Key Offer Statistics" (p 8) of the Prospectus which details the Offer Price as being $1.80 per Share under the Offer.
29.	If the entity has or proposes to have any options on issue, where in the Offer Document does it confirm that the exercise price for each underlying security is at least 20 cents in cash (Listing Rule 1.1 Condition 12)?	See the table in section 9.4 (Management Options, row entitled "Exercise of Options") (pp 95-96) of the Prospectus. See also the Table in Section 6.4.2 (Long Term Equity Incentive Plan), and section 6.3.3.4 (Executive Employment Agreements) which details the exercise price being $1.80 in relation to the Options under the Long Term Equity Incentive Plan.
30.	If the entity has any partly paid securities and it is not a no liability company, where in the Offer Document does it disclose the entity's call program, including the date and amount of each proposed call and whether it allows for any extension for payment of a call (Listing Rule 2.1 Condition 4)?	N/A
31.	If the entity has or proposes to have any debt securities or convertible debt securities on issue, a copy of any trust deed applicable to those securities	N/A
32.	Is the entity is proposing to offer any securities by way of a bookbuild? If so, please enter "Confirmed" in the column to the right to indicate that the entity is aware of the disclosure requirements for bookbuilds in the Annexure to Guidance Note 1	N/A

All entities – other information and documents

33.	Where in the Offer Document is there a description of the history of the entity?	See Section 3.2.1 (Corporate History and Growth) (pp 33 – 35) of the Prospectus.

Nº	Item	Location/Confirmation
34.	Where in the Offer Document is there a description of the entity's existing and proposed activities and level of operations?	See Section 3 (Business Overview) of the Prospectus.
35.	Where in the Offer Document is there a description of the key features of the entity's business model (ie how it makes or intends to make a return for investors or otherwise achieve its objectives)?	See Section 1.2 (Key Features of the Raiz Business) (pp 13-14) and Section 3.10 (Revenue Model) (p 43) of the Prospectus.
36.	Where in the Offer Document is there a description of the material business risks the entity faces?	See Sections 1.4 (Summary of Key Risks) (pp 16 - 17) and 5 (Risk Factors) (pp 59-63) of the Prospectus.
37.	If the entity has any child entities, where in the Offer Document is there a list of all child entities stating, in each case, the name, the nature of its business and the entity's percentage holding in it?	See Section 3.2.2 (Corporate Structure) (pp 33 - 35) of the Prospectus.
38.	If the entity has any investments in associated entities for which it will apply equity accounting, where in the Offer Document is there a list of all associated entities stating, in each case, the name, the nature of its business and the entity's percentage holding in it?	N/A
39.	Where in the Offer Document is there a description of the entity's proposed dividend/distribution policy?	See Section 1.7 (Summary of the Offer, row entitled "What is the Company's Dividend Policy?") (p 23) of the Prospectus.
40.	Does the entity have or propose to have a dividend or distribution reinvestment plan?	
	If so, where are the existence and main terms of the plan disclosed in the Offer Document?	N/A
	A copy of the terms of the plan	N/A
41.	Does the entity have or propose to have an employee incentive scheme?	
	If so, where are the existence and main terms of the scheme disclosed in the Offer Document?	See Section 6.4 (Employee and Executive Incentive Plans) (pp 73 – 75) of the Prospectus.
	Where in the Offer Document is there a statement as to whether directors[18] are entitled to participate in the scheme and, if they are, the extent to which they currently participate or are proposed to participate?	See Section 6.4.2 (Long Term Equity Incentive Plan, row entitled "Eligibility") (p 73) – only executive directors are entitled to participate in the Long Term Equity Incentive Plan.
	A copy of the terms of the scheme	See Annexure J.
42.	Has the entity entered into any material contracts (including any underwriting agreement relating to the securities to be quoted on ASX)?[19]	
	If so, where are the existence and main terms of those material contracts disclosed in the Offer Document?	See Section 9.7 (Material Contracts) (pp 99 – 104) of the Prospectus. Technology Agreement with Acorns US – See Section 9.7.1 (Technology

[18] If the entity applying for admission to the official list is a trust, references to a director mean a director of the responsible entity of the trust.

[19] It will assist ASX if the material contracts are provided both in hard copy and in electronic format.

Nº	Item	Location/Confirmation
		Agreement with Acorns US) (pp 99 – 100) of the Prospectus. Core Functions Payment Processing Services Agreement – See Section 9.7.2 (Core Functions Payment Processing Services Agreement) (p 100) of the Prospectus. Credit Services Agreement – See Section 9.7.3 (Credit Services Agreement) (p 100) of the Prospectus. Yodlee Services Agreement – See Section 9.7.4 (Yodlee Services Agreement) (p 101) of the Prospectus. Moneythor Licence Agreement – See Section 9.7.5 (Moneythor Licence Agreement) (p 101 – 102) of the Prospectus. Raiz Invest Superannuation Distributor Deed – See Section 9.7.6 (Raiz Invest Superannuation Distributor Deed) (p 102) of the Prospectus. Instreet Investment Australia – appointment as authorised representative and indemnity to Instreet Investment – See Section 9.7.7 (Instreet Investment Australia – appointment as authorised representative and indemnity to Instreet Investment) (p 102) of the Prospectus. Instreet Investment AFSL – See Section 9.7.8.1 (Instreet Investment AFSL) (p 103) of the Prospectus. Custodian Agreement – See Section 9.7.8.2 (Custodian Agreement) (p 103) of the Prospectus. Fund Constitution and Compliance Plan – See Section 9.7.8.3 (Fund Compliance and Constitution Plan) (p 103 – 104) of the Prospectus. See Section 9.8 (Underwriting Agreement) (p 104 – 105) of the Prospectus.
	Copies of all of the material contracts referred to in the Offer Document	See Annexure K.
43.	If the following information is included in the Offer Document, the page reference where it is included. Otherwise, either a summary of the material terms of, or a copy of, any employment, service or consultancy agreement the entity or a child entity has entered into with: (a) its chief executive officer (or equivalent)	See Sections 6.3.3.1 (Non-Executive Director Remuneration) (p 70), 6.3.3.4 (Executive Employment Arrangements) (pp 71-72) and 9.6 (Related Party Transactions) (p 99) of the Prospectus.

Nº	Item	Location/Confirmation
	(b) any of its directors or proposed directors; or (c) any other person or entity who is a related party of the persons referred to in (a) or (b) above (Listing Rule 3.16.4) Note: if the entity applying for admission to the official list is a trust, references to a chief executive officer, director or proposed director mean a chief executive officer, director or proposed director of the responsible entity of the trust. However, the entity need not provide a summary of the material terms of, or a copy of, any employment, service or consultancy agreement the responsible entity or a related entity has entered into with any of the persons referred to in (a), (b) or (c) above if the costs associated with the agreement are borne by the responsible entity or the related entity from out of its own funds rather than from out of the trust.	
44.	Please enter "Confirmed" in the column to the right to indicate that the material contracts summarised in the Offer Document include, in addition to those mentioned in item 43, any other material contract(s) the entity or a child entity has entered into with: (a) its chief executive officer (or equivalent) (b) any of its directors or proposed directors; or (c) any other person or entity who is a related party of the persons referred to in (a) or (b) above	Confirmed.
45.	Please enter "Confirmed" in the column to the right to indicate that all information that a reasonable person would expect to have a material effect on the price or value of the securities to be quoted is included in or provided with this Information Form and Checklist	Confirmed.
46.	A copy of the entity's most recent annual report	See Annexure L.

Entities that are trusts

47.	Evidence that the entity is a registered managed investment scheme or has an exemption from ASIC from that requirement (Listing Rule 1.1 Condition 5(a))	N/A
48.	If the entity is exempted from the requirement to be a registered managed investment scheme, evidence that its responsible entity is either an Australian company or registered as a foreign company carrying on business in Australia under the Corporations Act (Listing Rule 1.1 Condition 5(b))	N/A
49.	Please enter "Confirmed" in the column to the right to indicate that the responsible entity is not under an obligation to allow a security holder to withdraw from the trust (Listing Rule 1.1 Condition 5(c))	N/A

Entities applying under the profit test (Listing Rule 1.2)

50.	Evidence that the entity is a going concern or the successor of a going concern (Listing Rule 1.2.1)	N/A
51.	Evidence that the entity has been in the same main business activity for the last 3 full financial years (Listing Rule 1.2.2)	N/A
52.	Audited accounts for the last 3 full financial years, including the audit reports (Listing Rule 1.2.3(a))	N/A
53.	If the entity's last financial year ended more than 6 months and 75 days before the date of this application, audited or reviewed accounts for the last half year (or longer period if available), including the audit report or review (Listing Rule 1.2.3(b))	N/A

Nº	Item	Location/Confirmation
54.	A reviewed pro forma statement of financial position, including the review (Listing Rule 1.2.3(c))[20]	N/A
55.	Evidence that the entity's aggregated profit from continuing operations for the last 3 full financial years has been at least $1 million (Listing Rule 1.2.4)	N/A
56.	Evidence that the entity's profit from continuing operations in the past 12 months to a date no more than 2 months before the date of this application has exceeded $500,000 (Listing Rule 1.2.5)	N/A
57.	A statement from all directors[21] confirming that they have made enquiries and nothing has come to their attention to suggest that the entity is not continuing to earn profit from continuing operations up to the date of the application (Listing Rule 1.2.5A)	N/A

Entities applying under the assets test (Listing Rule 1.3)

58.	Evidence that the entity has: (a) net tangible assets of at least $4 million (after deducting the costs of fund raising) or a market capitalisation of at least $15 million; or (b) if it is an investment entity other than pooled development fund, net tangible assets of at least $15 million; or (c) if it is a pooled development fund, net tangible assets of at least $2 million (Listing Rule 1.3.1 and 1.3.1A)	See Key Offer Statistics Section (p 8) of the Prospectus.
59.	Evidence that: (a) at least half of the entity's total tangible assets (after raising any funds) is not cash or in a form readily convertible to cash;[22] or (b) there are commitments to spend at least half of the entity's cash and assets in a form readily convertible to cash (Listing Rule 1.3.2)	See Section 4.5 (Consolidated Balance Sheet as at 31 December 2017) (pp 52-54) of the Prospectus. See also the "Proposed Use of Funds" table at Section 1.8 (p 24) and again at Section 7.2 (p 79) of the Prospectus.
60.	Is there a statement in the Offer Document setting out the entity's stated objectives and that the entity has enough working capital to carry out its stated objectives? If so, where is it? If not, attach a statement by an independent expert confirming that the entity has enough working capital to carry out its stated objectives (Listing Rule 1.3.3(a))	See Section 4.7 (Liquidity and Capital Resources) (p 55) of the Prospectus.
61.	Evidence that the entity's working capital is at least $1.5 million or, if it is not, that it would be at least $1.5 million if the entity's budgeted revenue for the first full financial year that ends after listing was included in the working capital (Listing Rule 1.3.3(b))[23]	See Section 4.5 (Consolidated Balance Sheet as at 31 December 2017 (pp 52-54) of the Prospectus.
62.	Audited accounts for the last 2 full financial years, including the audit reports (Listing Rule 1.3.5(a) first bullet point)	See Annexure M.
63.	If the entity's last financial year ended more than 6 months and 75 days before the date of this application, audited or reviewed accounts for the last	See Annexure N.

[20] Note: the review must be conducted by a registered company auditor (or if the entity is a foreign entity, an overseas equivalent of a registered company auditor) or independent accountant.

[21] If the entity applying for admission to the official list is a trust, the statement should come from all directors of the responsible entity of the trust.

[22] In deciding if an entity's total tangible assets are in a form readily convertible to cash, ASX would normally not treat inventories or receivables as readily convertible to cash.

[23] The amount must be available after allowing for the first full financial year's budgeted administration costs and the cost of acquiring any assets referred to in the entity's Offer Document, to the extent those costs are to be met out of working capital. The cost of acquiring assets includes the cost of acquiring and exercising an option over them.

Nº	Item	Location/Confirmation
	half year (or longer period if available), including the audit report or review (Listing Rule 1.3.5(a) second bullet point)	
64.	If the entity has in the 12 months before the date of this application acquired, or is proposing in connection with its application for admission to acquire, another entity or business that is significant in the context of the entity, audited accounts for the last 2 full financial years for that other entity or business, including the audit reports (Listing Rule 1.3.5(b) first bullet point)	See Annexure M.
65.	If the entity has in the 12 months before the date of this application acquired, or is proposing in connection with its application for admission to acquire, another entity or business that is significant in the context of the entity and the last full financial year for that other entity or business ended more than 6 months and 75 days before the date of this application, audited or reviewed accounts for the last half year (or longer period if available) from the end of the last full financial year for that other entity or business, including the audit report or review (Listing Rule 1.3.5(b) second bullet point)	See Annexure N.
66.	A reviewed pro forma statement of financial position, including the review (Listing Rule 1.3.5(c))[24]	See Annexure O.

Entities with restricted securities

67.	A statement setting out a list of any person (either on their own or together with associates) who has held a relevant interest in at least 10% of the entity's voting securities at any time in the 12 months before the date of this application	See Annexure P.
68.	A completed ASX Restricted Securities Table[25]	See Annexure Q. To be provided to ASX
69.	Copies of all restriction agreements (Appendix 9A) entered into in relation to restricted securities[26]	See Annexure R. To be provided to ASX
70.	Copies of all undertakings issued by any bank, recognised trustee or the provider of registry services to the entity in relation to such restriction agreements	N/A

Entities (other than mining exploration entities and oil and gas exploration entities) with classified assets[27]

71.	Within the 2 years preceding the date of the entity's application for admission to the official list, has the entity acquired, or entered into an agreement to acquire, a classified asset? If so, where in the Offer Document does it disclose:	See Section 3.2 (Corporate History and Growth) (pp 33 – 35) of the Prospectus,

[24] Note: the review must be conducted by a registered company auditor (or if the entity is a foreign entity, an overseas equivalent of a registered company auditor) or independent accountant.

[25] An electronic copy of the ASX Restricted Securities Table is available from the ASX Compliance Downloads page on ASX's website.

[26] Note: ASX will advise which restricted securities are required to be escrowed under Listing Rule 9.1.3 as part of the admission and quotation decision. If properly completed restriction agreements and related undertakings have not been provided for all such securities advised by ASX, that will need to be rectified prior to admission occurring and quotation commencing.

[27] A "classified asset" is defined in Listing Rule 19.12 as:

(a) an interest in a mining exploration area or oil and gas exploration area or similar tenement or interest;

(b) an interest in intangible property that is substantially speculative or unproven, or has not been profitably exploited for at least three years, and which entitles the entity to develop, manufacture, market or distribute the property;

Nº	Item	Location/Confirmation
	• the date of the acquisition or agreement; • full details of the classified asset, including any title particulars; • the name of the vendor; • if the vendor was not the beneficial owner of the classified asset at the date of the acquisition or agreement, the name of the beneficial owner(s); • details of the relationship between the vendor (or, if the vendor was not the beneficial owner of the tenement at the date of the acquisition or agreement, between the beneficial owner(s)) and the entity or any related party or promoter of the entity; and • details of the purchase price paid or payable and all other consideration (whether legally enforceable or not) passing directly or indirectly to the vendor.	Please also specially refer to row entitled "Raiz Invest Australia Limited".
	Is the vendor (or, if the vendor was not the beneficial owner of the classified asset at the date of the acquisition or agreement, is any of the beneficial owner(s)) a related party or promoter of the entity? If so, please enter "Confirmed" in the column to the right to indicate that the consideration paid by the entity for the classified asset was solely restricted securities, save to the extent it involved the reimbursement of expenditure incurred in developing the classified asset[28] or the entity was not required to apply the restrictions in Appendix 9B under Listing Rule 9.1.3 (Listing Rule 1.1 Condition 11)	Yes. Confirmed, in relation to the acquisition by Raiz Invest Limited of the remaining minority interest held by Acorns US which was satisfied in full by way of issue of consideration shares, as detailed in Section 3.2 (Corporate History and Growth) (pp 33 – 35) of the Prospectus. Please also specially refer to row entitled "Raiz Invest Australia Limited".
	Please also provide a copy of the agreement(s) relating to the acquisition entered into by the entity and any expert's report or valuation obtained by the entity in relation to the acquisition	See Annexure S.

Mining entities

72.	A completed Appendix 1A Information Form and Checklist Annexure I (Mining Entities)[29]	N/A

Oil and gas entities

73.	A completed Appendix 1A Information Form and Checklist Annexure II (Oil and Gas Entities)[30]	N/A

Entities incorporated or established outside of Australia

74.	A completed Appendix 1A Information Form and Checklist Annexure III (Foreign Entities)[31]	N/A

(c) an interest in an asset which, in ASX's opinion, cannot readily be valued; or

(d) an interest in an entity the substantial proportion of whose assets (held directly, or through a controlled entity) is property of the type referred to in paragraphs (a), (b) and (c) above.

28 ASX may require evidence to support expenditure claims.

29 An electronic copy of this Appendix is available from the ASX Compliance Downloads page on ASX's website.

30 An electronic copy of this Appendix is available from the ASX Compliance Downloads page on ASX's website.

31 An electronic copy of this Appendix is available from the ASX Compliance Downloads page on ASX's website.

Nº	Item	Location/Confirmation

Externally managed entities

75.	A completed Appendix 1A Information Form and Checklist Annexure IV (Externally Managed Entities)[32]	N/A

Stapled entities

76.	A completed Appendix 1A Information Form and Checklist Annexure V (Stapled Entities)[33]	N/A

Further documents to be provided before admission to the official list

Please note that in addition to the information and documents mentioned above, all entities will be required to provide the following before their admission to the official list and the quotation of their securities commences:

- A statement setting out the names of the 20 largest holders in each class of securities to be quoted, and the number and percentage of each class of securities held by those holders;
- A distribution schedule of each class of equity securities to be quoted, setting out the number of holders in the categories:
  - 1 - 1,000
  - 1,001 - 5,000
  - 5,001 - 10,000
  - 10,001 - 100,000
  - 100,001 and over
- The number of holders of a parcel of securities (excluding restricted securities or securities subject to voluntary escrow) with a value of more than $2,000, based on the issue/sale price;
- Any outstanding restriction agreements (Appendix 9A) and related undertakings;[34] and
- Any other information that ASX may require under Listing Rule 1.17.[35]

[32] An electronic copy of this Appendix is available from the ASX Compliance Downloads page on ASX's website.

[33] An electronic copy of this Appendix is available from the ASX Compliance Downloads page on ASX's website.

[34] See note 26 above.

[35] Among other things, this may include evidence to verify that an entity has met Listing Rule 1 Condition 8 and achieved minimum spread without using artificial means (see Guidance Note 1 section 3.8).