

The Perth Mint Depository Program

Product information statement, fee schedule
and required document guide.



The Perth Mint Depository

© Gold Corporation
ABN 98 838 298 431
A statutory authority of the
Government of Western Australia
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**THE
PERTH MINT
AUSTRALIA**



Important disclosures

Product Information Statement

This product information statement (PIS) has been prepared by Gold Corporation ABN 98 838 298 431 (trading as The Perth Mint). Gold Corporation, a statutory authority of the Government of Western Australia established under the *Gold Corporation Act 1987* (WA), and the issuer of the Perth Mint Depository program (PMDP). This PIS is intended to provide general information to prospective investors (you) regarding PMDP.

Gold Corporation is bound by the provisions of the *Fair Trading Act 1987* (WA) as amended in 2010 and as amended from time to time in the future which prohibits Gold Corporation from engaging in conduct that is misleading or deceptive or likely to mislead or deceive in relation to this PIS. Gold Corporation will also be liable for the contents of this PIS in accordance with governing laws.

Investment decisions

This PIS does not take into account your particular investment objectives, financial situation and particular needs. Nothing in this PIS should be construed as a recommendation by Gold Corporation, or any associate of Gold Corporation or any other person concerning an investment in PMDP. You should not rely on this PIS as the sole or principal basis of a decision to invest in PMDP and you should seek independent financial and taxation advice before making a decision whether to invest in PMDP. No person is authorised by Gold Corporation to give any information or to make any representation not contained in this PIS. Any information or representation not contained in this PIS must not be relied upon as having been authorised by or on behalf of Gold Corporation. Nothing in this PIS is, or may be relied upon as, a representation as to the future performance of PMDP.

Jurisdiction and selling restrictions

This PIS is not an offer or invitation in relation to PMDP in any place in which, or to any person to whom, it would not be lawful to make that offer or invitation. The distribution of this PIS outside Australia may be restricted by the laws of places where it is distributed and therefore persons into whose possession this document comes should seek advice on and observe those restrictions. Failure to comply with relevant restrictions may violate those laws.

Terms and conditions

The PMDP product is entered into between investors and Gold Corporation on the terms set out in The Perth Mint Depository services agreement (Terms and Conditions). It is important that you read the Terms and Conditions in full as these set out your rights and obligations in relation to PMDP. Please view the terms and conditions at: www.perthmint.com

Disclaimer

Precious metal markets are volatile. Investments in precious metals involve a high degree of risk and are not suitable for all persons. Losses may be incurred both as a result of price diminution and if any price gains do not exceed applicable management, handling, delivery and related fees. Gold Corporation has not offered or given and will not provide any investment advice in connection with this PIS or PMDP. If you are in any doubt as to the suitability of precious metals as an investment you should contact your legal and financial adviser before investing in PMDP.

Introduction and fee schedule

PMDP offers you a unique range of precious metal storage facilities on internationally competitive terms.

PMDP offers the following comprehensive services:

- Precious metal storage on an allocated, pool allocated or unallocated basis. The availability of the storage type is at the sole discretion of The Perth Mint.
- Purchase and sale of precious metal holdings at internationally competitive prices. Two day settlement of sale proceeds.
- Arrangement of precious metal transport, insurance, and release from safe custody.
- Provision of transaction or holding statements on request.
- Conversion of unallocated and pool allocated metal to allocated bullion upon payment of the current fabrication charges.

Fee schedule

Account opening minimum	Australia / New Zealand:	AUD 5,000
	All other international clients:	USD 50,000

Transaction fees	Client buy fee	Client Sell Fee
	2% all Australian / New Zealand PMDP clients under AUD 50,000 - All international PMDP clients under USD 250,000 - No transactions fees for accounts valued over the threshold	1% all Australian / New Zealand PMDP clients under AUD 50,000 - All international PMDP clients under USD 250,000 - No transactions fees for accounts valued over the threshold

Buy and sell fees are based on the value of the account holding at the time of the transaction. Value is determined by cash and metal balance.

Fees are based on current country of residence, not citizenship. Fees will be affected if you move internationally.

Precious metal product availability, such as allocated, pool allocated or unallocated, is subject to change. Please ask if the metal type you wish to purchase is available at the time of your transaction.

Limit orders / fix fees Limit orders can only be placed within 10% of the current market level based off The Perth Mint spot price at the time of the request for gold, silver or platinum. Limit orders that fall outside of the 10% margin will not be accepted.

The below fees are the same whether you transact in USD or AUD.

Client buy	Client sell	Minimum amounts for limit / fix orders
Gold: \$3.00 per ounce	Gold: \$2.00 per ounce	Gold & Platinum: 100 ounces per trade
Silver: \$0.10 per ounce	Silver: \$0.10 per ounce	Silver: 10,000 ounces per trade
Platinum: \$7.00 per ounce	Platinum: \$7.00 per ounce	

Storage fees	Allocated gold	1.00% per annum
	Allocated silver	1.90% per annum
	Pool allocated silver	0.95% per annum

Notes

- Storage fees incur quarterly charges, calculated daily and will be invoiced six monthly in arrears on 30 June and 31 December.
- Storage fees are based on the London fix price available at the beginning of each quarter.
- When you buy metal, storage fees will be charged from the value date to end of the quarter using the London fix price at the beginning of the quarter.
- When you sell or take delivery of metal, storage fees will be charged up to the value date of the transaction.
- If you are withdrawing all funds from an account which has no metal left in it, then amounts due from unbilled storage fees, overdue storage fees or transactions will be deducted from any payments due to you.
- Storage fees will be charged in the default currency of the account, which is determined by country of residence, unless otherwise notified by you.
- All storage fees are inclusive of Australian 10% goods and services tax (GST).
- Unallocated metal does not attract storage fees.

Product schedule

General	- Fabrication fees are not refundable. - Unallocated metal does not attract a fabrication fee. - Fabrication fees are subject to change.
Pool allocated metal	- The fabrication fee for pool allocated is \$0.50 per ounce. - Pool allocated product attracts a fabrication fee equivalent to 50% of the current applicable bar. Should you choose to take physical delivery at any time, the balance will be payable, calculated on the applicable bar premium at that time. - Pool allocated product can be converted to any of the silver bars.
Allocated metal	- The fabrication charges shown below may at times be reduced in line with special offers. - The Perth Mint Depository offers cast bars, not minted bars, which are not sold in packaging. - The precise weights of hand poured 1,000 ounce silver and 400 ounce gold bars may vary. Clients only pay for the exact number of ounces contained in their bar(s). - Only the one kilo gold bar, 400 ounce gold bar and 1,000 ounce silver bar have serial numbers.
Cast bars	Information current as at 10 October 2025

All products are subject to availability and the production schedule unless you already hold allocated products.

Product code	Description	Purity %	Fine oz per unit	Fabrication premium
Gold bars				
A1BD	gold 1oz bar	99.99	1	\$115.00
A1BN	gold 5oz bar	99.99	5	\$495.00
A1BB	gold 10oz bar	99.99	9.999	\$950.00
A1BO	gold 20oz bar	99.99	19.998	\$1,750.00
A1BA	gold 1kg bar	99.99	32.148	\$2,750.00
A1BI	gold 50oz bar	99.99	49.995	\$3,500.00
A1BAOG	Australian Origin 1 kg gold bar	99.99	32.148	\$3,750.00
A1BJ	gold 400oz approx. bar	99.5+	400 +/-	\$3,000.00
Silver bars				
A2BB	silver 10oz bar	99.9	10	\$50.00
A2BO	silver 20oz bar	99.9	20	\$65.00
A2BA	silver 1kg bar	99.99	32.151	\$130.00
A2BP	silver 100oz bar	99.9	100	\$200.00
A2BL	silver 1,000oz approx. bar	99.9	1000 +/-	\$1,000.00





Opening a PMDP account and our required document guide

Account application

To enter the PMDP, simply complete the application form and customer due diligence form and return them to The Perth Mint with the required supporting documentation. The application form can be found online at: www.perthmint.com
Please contact The Perth Mint Depository for the Due Diligence Form at: depository@perthmint.com

Upon receipt of the forms and required documentation, and providing all the necessary information has been supplied, a PMDP account will be created and a welcome letter, detailing a unique PMDP client code, will be sent to your listed email address.

Opening an account may require certified / notarised copies of the supporting documentation.

Please refer to the following required documentation schedule for information on what documentation needs to be provided. Additional documentation may be required at The Perth Mint's discretion. Should you require clarification regarding these requirements, please contact The Perth Mint Depository.

Customer type
Individual, Joint, Sole Trader
Company
Trust
Partnership
Association or Registered Co-operative
Government Body

Required documentation schedule

	Important considerations A copy of a passport is the preferred ID document, however, if a passport is not available, then we will require a certified photocopy of one of the following documents: • Driver's Licence – front and back • National Identity Card - with photo and signature • Proof of Age Card - with photo and signature • Each person listed as an operating authority is required to provide ID and proof of address. • Passport may be expired, but not cancelled, by no more than 2 years. • If using a driver's licence as proof of address only, it does not need to be certified. • The bank account statement or bank confirmation letter will need to show the account name, account number (in full), BSB number (if applicable) and your residential address. • It is a requirement that all persons named in a bank account even if they are not listed as an operating authority are to be identified. One form of uncertified ID will be accepted – passport or driver's licence. • At least one document must be photographic ID and contain your signature. • A PO box is not acceptable unless it is in addition to a residential / business address. There may be some circumstances where this may not apply. • Please ensure that ID provided matches names on the application form. • If the names do not match, a certified copy of a linking document is then required i.e. change of name certificate or marriage certificate. • Selecting "joint access" on the application form will require two operating authorities to be present or provide written instruction for any account transaction or account changes. • If any documentation is in a language other than English, it must be accompanied by an English translation prepared by an accredited translator. Additional documentation may be required at The Perth Mint's discretion.
Individual / Joint / Sole Trader	• PMDP Application Form • Due Diligence Form – Individual & Sole Trader (per operating authority) • Passport – photo and signature page • Bank statement or bank account confirmation letter • Proof of residential address document (if not displayed on the bank document)
	Minor • Passport for parent/guardian operating the account • Bank statement that contains the name of the minor • Proof of residential address document for the parent/guardian • Passport or certified copy of Driver's Licence or certified copy of Birth Certificate for the minor The minor will not be permitted to be an operating authority on the account. The account will be operated by a parent or guardian. The parent or guardian needs to complete the application form with the minor as the account name and individual customer due diligence forms on behalf of themselves and the minor. When the child turns 18, the parent or guardian can make a written request for the account operation to be transferred to the now of age minor.

Required documentation schedule

Company	Australian company • PMDP Application Form • Due Diligence Form – Australian Company • ASIC Company Statement/Extract • Bank statement in the name of the company • Passport for each operating authority • Proof of residential address for each operating authority • Passport & proof of residential address document or certified photocopy of driver's licence (front and back) for each share holder who owns 25% or more of the issued shares Foreign Company Documentation will vary from country to country. The below list may not include all the types of company documents and is a guide only. • PMDP Application Form • Due Diligence Form – Foreign Company • Bank statement in the name of the company • Passport for each operating authority • Proof of residential address for each operating authority • Passport & proof of residential address document or certified/notarised photocopy of driver's licence (front and back) for each share holder who owns 25% or more of the issued shares • Certified or notarised copy of the Company Registration/Incorporation document/s • Certified or notarised copy of Operating Agreement, Articles of Incorporation/Memorandum of Association (if applicable) Additional documentation may be required at The Perth Mint's discretion.
Trusts	The following applies to Australian Self-Managed Superannuation Funds (SMSF), pension schemes, foundations and trusts (Discretionary, Revocable, Irrevocable, Unit, Testamentary etc.) Australian Self-Managed Superannuation Fund (SMSF) • PMDP Application Form • Due Diligence Form – SMSFs and Australian Regulated Trusts • Bank statement in the name of the super fund • Passport for each operating authority • Proof of residential address for each operating authority • Certified photocopy of the full super fund deed If the Trustee of the SMSF is a company, then, in addition to the above documents we also require: • Customer Due Diligence Form – Australian Company • ASIC Company Statement/Extract • Passport & proof of residential address document or certified/notarised photocopy of driver's licence (front and back) for each share holder who owns 25% or more of the issued shares

Required documentation schedule

Trusts	Other trusts (Discretionary, Revocable, Irrevocable, Living) • PMDP Application Form • Due Diligence Form – SMSFs and Australian Regulated Trusts OR Unregulated Australian & Foreign Trusts • Bank statement in the name of the Trust • Passport for each operating authority • Proof of residential address for each operating authority • Certified or notarised copy of the trust deed • Passport & proof of residential address document or certified/notarised photocopy of driver's licence (front and back) for each named beneficiary and individual trustee If the Trustee is a company, then, in addition to the above documents we also require: • Due Diligence Form – Australian Company OR Foreign Company • ASIC Company Statement/Extract (Australia) • Certified or notarised copy of company document/s – registration/incorporation • Passport & proof of residential address document or certified/notarised photocopy of driver's licence (front and back) for each share holder who owns 25% or more of the issued shares Testamentary trust • PMDP Application Form • Due Diligence Form – SMSFs and Australian Regulated Trusts OR Unregulated Australian & Foreign Trusts • Bank statement in the name of the Trust • Passport for each operating authority • Proof of residential address for each operating authority • Certified or notarised copy of the death certificate • Certified or notarised copy of the Probate and Last Will and Testament Foundation • PMDP Application Form • Due Diligence Form – Unregulated Australian & Foreign Trusts • Passport for each operating authority • Proof of residential address for each operating authority • Bank statement in the name of the Foundation • Certified or notarised copy of the foundation document • Certified or notarised copy of the document that confirms the registration of the foundation • ID and proof of address for each named beneficiary Additional documentation may be required at The Perth Mint's discretion.
Partnership, Association or Registered Co-operative, Government Body	The documentation to open an account for these entities will vary, however, it should provide evidence that the entity is legitimate and current. • PMDP Application Form • Due Diligence Form – Other Non-Individual Customers • Documents as listed on the due diligence form Additional documentation may be required at The Perth Mint's discretion.

Certification and notarisation

In some circumstances The Perth Mint Depository will require certified or notarised copies of Identification. Certification or notarisation will depend upon the geographic location of the client.

For Australian residents, or residents in countries in which certification is applicable, a certified copy is a document that has been certified as a true copy of an original document by an authorised person.

The certifying person must include:

- Their full name, signed and printed.
- The date of the certification.
- The certifier should write: "This is a true and exact copy of the original document as sighted by me".
- Position held – including the certifier's registration number or stamp (if applicable).
- If possible, their address and contact phone number should also be included.
- MULTIPLE PAGE DOCUMENTS:
 - The certifier needs to sign or initial each page.
 - number each page of the copy as 'page 1 of 40' 'page 2 of 40' and so on.
 - certify the last page as: "I certify that this <number of pages>, each page of which I have numbered and signed/initialled, is a true copy of the document produced to me on <date>." Add their signature, their name, their occupation/qualification and their registration number is applicable.

All documentation not in English must be translated by an accredited translating service.

Documents can only be certified once.



Clients residing within Australia

For clients residing within Australia, the following occupations are currently licensed or registered to certify documentation:

- Legal practitioner.
- Medical practitioner.
- Pharmacist.
- Justice of the peace.
- Commissioner for declarations.
- Commissioner for affidavits.
- Police officer.
- Member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants.
- Australian consular officer or Australian diplomatic officer (within the meaning of the *Consular Fees Act 1955*).

Clients residing outside Australia

For persons not residing in Australia, the certification/notarisation requirements may be different. The Perth Mint depository is able to provide guidance if required.

Clients that reside outside Australia have the following options:

- Australian consular officer or Australian diplomatic officer (within the meaning of the *Consular Fees Act 1955*).
- Alternatively, documents should be notarised or certified by an acceptable authority in the country in which the client resides. For example: a notary public. Details of the certifier/notary as outlined above must be included.

All documents requiring certification should be certified/notarised by an independent person not connected to the account in any way.

Bank account details

For added protection, you must provide full banking details at the time of account opening.

A PMDP account must be in the same name as that of the bank account. All funds must be received from this account and all payments from precious metal sales must be remitted back to this account unless Gold Corporation is advised in writing and previously agrees to alternative arrangements. This complies with current Australian regulations and protects you against unauthorised payments to third parties.

Payment requirements

If you wish to purchase metal a minimum cash deposit of 10% of the total consideration of any proposed transaction must be lodged before PMDP will accept dealing instructions.

For purchases exceeding \$2 million the full amount of the proposed transaction must be deposited prior to the transaction. These policies ensure PMDP is not exposed to adverse precious metal price movements in the event that you withdraw from a previously agreed transaction for any reason.

Alternatively, the full amount of the proposed transaction can be deposited prior to the purchase transaction. It is not necessary to buy metal immediately and funds can remain in your account until ready to transact. Interest is not payable on cash balances.

On completion of a transaction, a trade confirmation will be emailed to you with details of the settlement amount, value date, and bank account details. The metal will be credited to your PMDP account upon receipt of the balance of the transaction, should funds not have been remitted in full prior to the trade. All outstanding funds are due in The Perth Mint's nominated bank account within two days of trade confirmation. Late payments may result in a trade reversal, with any losses incurred being charged to you.

Operating procedures and bank account details

Buying procedure

1. Contact The Perth Mint Depository by telephone or email. It is recommended that you telephone the office to fix a live price. Trades received by email will be processed using the price of metal at the time the transaction is processed and not the price at the time the email was sent or received.
2. The Perth Mint Depository will ask for your SEC number, name and password to verify your identity.
3. Instruct The Perth Mint Depository to buy:
 - (a) a specific quantity of product if you need allocated metal, or a specific dollar amount of product
 - (b) at a current precious metal spot price, or the London fix.
4. For purchases based on the London AM or PM gold fix, the London Bullion Market Association levies an additional charge per troy ounce for this service. This is charged to you.
5. The deposit of funds into your account does not automatically initiate the purchase of metal. This will only occur once you have issued specific instructions.
6. The Perth Mint Depository will issue a buy quote to you by telephone, otherwise the buy transaction will be executed in accordance with your email instructions.
7. The Perth Mint Depository is unable to execute a transaction unless you have lodged a cash deposit equal to 10% of the total consideration of your proposed purchase (or the full amount in case of transactions over \$2 million), or already have sufficient funds on deposit with PMDP.
8. The Perth Mint Depository will email a transaction confirmation to you with details of the completed transaction and any outstanding funds, if any, needed to settle your account. Please review this confirmation and contact our office within 24 hours should you have any queries.
9. You may be required to deposit additional funds with PMDP by an indicated value date.
10. Your purchase will then be applied to your account.





Fund your account

The Perth Mint Depository (PMD) trades in AUD and USD.

Consequently, every PMDP account holder must select either AUD or USD as the default currency for their account. Further to this, the PMDP account is limited to a single bank account, which must be in the same name as the linked PMD account. This nominated bank account is the only account from which we will accept funds and to which we will send funds.

Some important information about the transfer of funds

- Funds must only be transferred from the bank account you nominate on the PMDP application form.
- Funds can only be sent from The Perth Mint back to the bank account you nominated on the PMDP application form.
- Any funds sent from a bank account different to your nominated bank account will be rejected. Due to bank processing times it may take up to six weeks for the funds to be returned to you.
- The Perth Mint converts foreign currency to AUD or USD as a service for our clients and has dedicated currency bank accounts to receive specific currencies.
- Please ensure the correct currency is sent to the correct currency bank - see details below. Funds sent to the wrong bank account risk being rejected and delays during the return may be experienced. Additional fees may also apply.
- If you are sending a currency not listed below, please send them to our Westpac bank account - see details below.
- All non-AUD and USD deposits must be converted to either AUD or USD. Please advise either on the bank transfer or via a separate email, into which currency (AUD or USD) you wish to have your funds converted.
- Please note the minimum currency amount allowed for each currency conversion per transfer.
- Unfortunately, we are unable to advise the conversion rate before the currency is converted into AUD or USD. A competitive rate at the time of conversion will be applied.
- Please do not deposit or send cheques, including bank cheques, as they will be rejected, and penalties will be applied.
- Credit card, B-Pay, PayPal, and all forms other than electronic transfer from the nominated account will not be accepted.

Minimum foreign currency amounts for conversion to AUD or USD:

Currency	Minimum amount
AUD	5,000
USD	3,000
EUR	3,000
GBP	3,000
CAD	5,000
CNH	25,000

Dedicated foreign currency bank accounts available:

AUD	Australian dollars
USD	United States dollars
EUR	Euros
GBP	Great British pounds
CAD	Canadian dollars
CNH	Chinese yuan

To fund your account, money can be transferred from the bank account you nominate on the PMDP application form using online banking. Please find the details of our bank account below. Please contact your bank for further information regarding online banking.

Bank transfer details

Please use the bank transfer details set out in the schedule below.

AUD transfers	
Bank name:	Westpac Banking Corporation
Account name:	Gold Corporation Settlement A/C
BSB number:	036-000
Account number:	272342
SWIFT/BIC:	WPACAU2S
Bank address:	Westpac Banking Corporation, St Georges Terrace, Perth WA 6000, Australia
Reference code:	(This is your SEC client code)
USD transfers	
Bank name	JP Morgan
Account name	Gold Corporation
Account number	780255220
SWIFT/BIC	CHASUS33
FED ABA number	021000021
Bank address	383 Madison Ave, New York, NY 10179 USA
Reference code	(This is your SEC client code)
GBP transfers	
Bank name:	JPMorgan Chase Bank NA, London
Account name:	Gold Corporation GBP
Account number:	41390499
Sort code:	609242
BIC:	CHASGB2L
IBAN:	GB02CHAS60924241390499
Bank address:	25 Bank Street Canary Wharf, London, UK
Reference code:	(This is your SEC client code)
EURO transfers	
Bank name:	JPMorgan Chase Bank NA, London
Account name:	Gold Corporation EUR
Account number:	41391199
Sort code:	609242
BIC:	CHASGB2LTSG
IBAN:	GB17CHAS60924241391199
Bank address:	25 Bank Street Canary Wharf, London, UK
Reference code:	(This is your SEC client code)
CHN (offshore not CNY) currency	
Bank name:	JPMorgan Chase Bank NA, Hong Kong
Account name:	Gold Corporation
Account number:	6331711462
BIC:	CHASHKHH
CNAPS:	989584000706
Bank address:	G.P.O Box 104, Hong Kong
Reference code:	(This is your SEC client code)
Correspondent bank:	Bank of China Hong Kong LTD, Hong Kong Branch
Correspondent BIC:	BKCHHKHH838

CAD transfers	
Bank name:	JP Morgan Chase Bank NA
Account name:	Gold Corporation TA The Perth Mint
Account number:	4011739091
SWIFT/BIC:	CHASCATTCTS
Bank address:	Toronto Branch
Reference code:	(This is your SEC client code)
All other currency transfers	
Bank name:	Westpac Banking Corporation
Account name:	Gold Corporation
BSB number	036-022
Account number:	303912
SWIFT/BIC:	WPACAU2S
Bank address:	Westpac Banking Corporation, Perth WA 6000, Australia
Reference code:	(This is your SEC client code)

Selling procedure

1. Contact The Perth Mint Depository by telephone or email. It is recommended that you telephone the depository to fix a live price. Trades received by email will be processed using the price of metal at the time the transaction is processed and not the price at the time the email was sent or received.
2. PMDP will ask for your SEC number, name and password to verify your identity.
3. Instruct PMDP to sell:
 - a. a specific quantity of product in the case of allocated metal, or a specific dollar amount of product (e.g., sell AUD 10,000 of pool allocated gold or 1,000 ounces of unallocated silver);
 - b. on a specific date;
 - c. at a current precious metal spot price, or the London Fix.
4. Where your exact quantity or price is unknown, the depository will strive to sell your product at a designated price on a best endeavour basis.
5. The Perth Mint Depository will issue a sell quote to you by telephone.
6. Once you confirm, the depository will execute your transaction.
7. The Perth Mint Depository will email a transaction confirmation to you with details of the completed transaction. Please review this confirmation and contact our office within 24 hours should you have any queries.
8. The Perth Mint Depository will wire the funds to your designated bank account after debiting the corresponding allocated, pool allocated or unallocated metal from your account.

Please refer to the freight and delivery guide for instructions to collect or deliver allocated metal holdings from your depository account.



Contact and other information

If you have any questions or would like to transact on your account, please contact our office:

By telephone: 08 9421 7250 (Australia) / +61 8 9421 7250 (international)
By email: depository@perthmint.com

For further general information and FAQs please visit: www.perthmint.com

Office hours: 8:00am to 5:00pm Australian Western Standard Time (UTC +8)
Our office is closed on weekends and Australian public holidays.

Street address: The Perth Mint Depository
310 Hay Street, East Perth
Western Australia 6004, Australia

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