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Banks must be able to prove they gave a client a prospectus prior to investing in a collective investment scheme

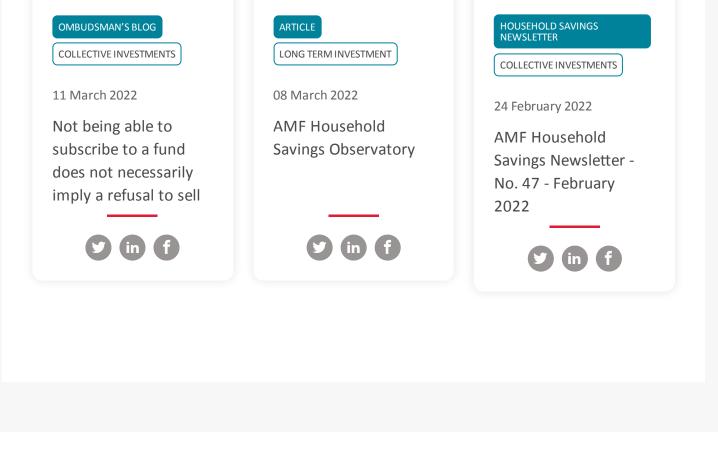
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