

Author's name:

Author's address:

Title of article ("Article"):

Manuscript no. (if known):

Names of all authors in the order in which they appear in the Article:

In order for your Article to be distributed as widely as possible in Accounting and Finance (the Journal) you grant Blackwell Publishing Asia Pty Ltd ACN 004 901 562 (Blackwell Publishing) an exclusive licence to publish the above Article including the abstract in printed and electronic form, in all languages, and to administer subsidiary rights agreements with third parties for the full period of copyright and all renewals, extensions, revisions and revivals. The Article is deemed to include all material submitted for publication with the exception of Letters, and includes the text, figures, tables, author contact details and all supplementary material accompanying the Article.

Please read this form carefully, sign at the bottom (if your employer owns copyright in your work, arrange for your employer to sign where marked), and return the ORIGINAL to the address below as quickly as possible. As author, *you remain the copyright owner of the Article*, unless copyright is owned by your employer. (US Federal Government authors please note: your Article is in the public domain.)

Your Article will not be published unless an Exclusive Licence Form has been signed and received by Blackwell Publishing.

Please note: You retain the following rights to re-use the Article, as long as you do not sell or reproduce the Article or any part of it for commercial purposes (i.e. for monetary gain on your own account or on that of a third party, or for indirect financial gain by a commercial entity). These rights apply without needing to seek permission from Blackwell Publishing.

- **Prior to acceptance:** Provided that you acknowledge that the Article has been submitted for publication in the Journal by the Accounting and Finance Association of Australia and New Zealand (AFAANZ) and Blackwell Publishing you may use the unpublished Article, in form and content as submitted for publication in the Journal, in the following ways:
 - you may share print or electronic copies of the Article with colleagues;
 - you may post an electronic version of the Article on your own personal website, on your employer's website/repository and on free public servers in your subject area.
- **After acceptance:** Provided that you give appropriate acknowledgement to the Journal, the Accounting and Finance Association of Australia and New Zealand (AFAANZ) and Blackwell Publishing, and full bibliographic reference for the Article when it is published, you may use the accepted version of the Article as originally submitted for publication in the Journal, and updated to include any amendments made after peer review, in the following ways:
 - you may share print or electronic copies of the Article with colleagues;
 - you may use all or part of the Article and abstract, without revision or modification, in personal compilations or other publications of your own work;
 - you may use the Article within your employer's institution or company for educational or research purposes, including use in course packs;
 - 12 months after publication you may post an electronic version of the Article on your own personal website, on your employer's website/repository and on free public servers in your subject area. Electronic versions of the accepted Article must include a link to the published version of the Article together with the following text: 'The definitive version is available at www.blackwell-synergy.com'.

Please note that you are not permitted to post the Blackwell Publishing PDF version of the Article online.

All requests by third parties to re-use the Article in whole or in part will be handled by Blackwell Publishing. Any permission fees will be retained by the Journal. All requests to adapt substantial parts of the Article in another publication (including publication by Blackwell Publishing) will be subject to your approval (which is deemed to be given if we have not heard from you within 4 weeks of your approval being sought by us writing to you at your last notified address). Please address any queries to journalsrights@oxon.blackwellpublishing.com.

In signing this Agreement:

1. You hereby warrant that this Article is an original work, has not been published before and is not being considered for publication elsewhere in its final form either in printed or electronic form;
2. You hereby warrant that you have obtained permission from the copyright holder to reproduce in the Article (in all media including print and electronic form) material not owned by you, and that you have acknowledged the source;

Please return the signed form to:

Luke McAvaney
Production Editor
Wiley-Blackwell
John Wiley & Sons
155 Cremorne Street
Richmond Vic. 3121, Australia
Tel: + 61 (0)3 9274 3117
Fax: + 61 (0)3 9274 3391
luke.mcavaney@asia.blackwellpublishing.com