



December 2015

Direct Debit Request (DDR) form

Please complete these instructions in BLACK INK using CAPITAL LETTERS (except for your email address) and ✓ boxes where provided.

If this is for an existing IOOF WealthBuilder account, please provide your account number

Account number (if known)

Step 1: Investor details

Complete either PART A or PART B depending on your investor type.

Part A – Individual or joint investors

Investor 1

Title (Dr/Mr/Mrs/Ms/Miss) Surname

Given name(s)

Residential address

Suburb State Postcode

Investor 2 (if applicable)

Title (Dr/Mr/Mrs/Ms/Miss) Surname

Given name(s)

Investor 3 (if applicable)

Title (Dr/Mr/Mrs/Ms/Miss) Surname

Given name(s)

Part B – Non-individual investors (such as companies, trusts, partnerships, associations, registered co-operatives or government entities)

Name of company/entity

Name of trust (if applicable)

Name of contact person or identified trustee¹

Title (Dr/Mr/Mrs/Ms/Miss) Surname

Given name(s)

Mailing address

Suburb State Postcode

¹ As previously nominated for your IOOF WealthBuilder account.

Step 2: Type of instruction

Please select from the below instructions. This is:

A **new** DDR. Please complete **all sections** of this form.

This DDR is for (select one of the following):

An **initial investment**

An **initial investment** and **Regular Saving Plan (RSP)**

RSP only

Payment to commence from / /

OR

An alteration to my/our existing DDR. Select one of the following:

Change of RSP contribution or RSP Automatic Increase Facility. Complete **Steps 3 and 5** of this form.

and/or

Change to my/our nominated financial institution account. Complete **Steps 4 and 5** of this form.

OR

A cancellation of the DDR. Complete **Step 5** of this form.

Step 3: Initial investment/Regular savings plan contribution(s)

Note: The minimum initial investment (without a RSP) is \$2000 (\$500 per Fund) or \$500 with a RSP.

Please indicate the contribution(s) to be debited from your nominated financial institution account and the amount to be invested into your IOOF WealthBuilder Fund(s). Note, the minimum monthly RSP contribution is \$100 per Fund.

Name of Fund	Initial contribution to be invested	Regular contribution to be invested
Diversified		
IOOF WealthBuilder Conservative – IOOF MultiMix	\$ <input type="text"/>	\$ <input type="text"/>
IOOF WealthBuilder Moderate – IOOF MultiMix	\$ <input type="text"/>	\$ <input type="text"/>
IOOF WealthBuilder Balanced Growth – IOOF MultiMix	\$ <input type="text"/>	\$ <input type="text"/>
IOOF WealthBuilder Growth – IOOF MultiMix	\$ <input type="text"/>	\$ <input type="text"/>
Cash and income		
IOOF WealthBuilder Cash Management – IOOF	\$ <input type="text"/>	\$ <input type="text"/>
IOOF WealthBuilder Income – Henderson	\$ <input type="text"/>	\$ <input type="text"/>
Property		
IOOF WealthBuilder International Property Index – Vanguard	\$ <input type="text"/>	\$ <input type="text"/>

Name of Fund	Initial contribution to be invested	Regular contribution to be invested
Australian shares		
IOOF WealthBuilder Australian Shares Emerging Leaders – Ausbil	\$ <input type="text"/>	\$ <input type="text"/>
IOOF WealthBuilder Australian Shares Geared – Colonial First State	\$ <input type="text"/>	\$ <input type="text"/>
IOOF WealthBuilder Australian Shares Core – Fidelity	\$ <input type="text"/>	\$ <input type="text"/>
IOOF WealthBuilder Australian Shares Long Short – Perpetual	\$ <input type="text"/>	\$ <input type="text"/>
IOOF WealthBuilder Australian Shares Index – Vanguard	\$ <input type="text"/>	\$ <input type="text"/>
International shares		
IOOF WealthBuilder International Shares – Magellan	\$ <input type="text"/>	\$ <input type="text"/>
IOOF WealthBuilder International Shares – Platinum	\$ <input type="text"/>	\$ <input type="text"/>
IOOF WealthBuilder International Shares Hedged – Walter Scott	\$ <input type="text"/>	\$ <input type="text"/>
IOOF WealthBuilder International Shares Index – Vanguard	\$ <input type="text"/>	\$ <input type="text"/>
Other (please specify Fund name)		
		\$ <input type="text"/>
		\$ <input type="text"/>
		\$ <input type="text"/>
		\$ <input type="text"/>
		\$ <input type="text"/>
Total	\$ <input type="text"/>	\$ <input type="text"/>

Important note

An investor advice fee – upfront of up to 3.00% (inclusive of GST) may be charged on your contributions depending on arrangements in place with your financial adviser. Contributions, net of applicable investor advice fees – upfront, will be invested in your nominated IOOF WealthBuilder Fund(s).

RSP Automatic Increase Facility (optional)

If you wish to set up a RSP Automatic Increase Facility, please ✓ this box:

By ticking this box, I/we understand that my/our monthly RSP contribution will be automatically increased each policy anniversary year by 125% of my/our previous year's monthly RSP contribution.

- Each year, three months prior to your policy anniversary date, you will receive notification of the intended increase to your RSP contribution.
- You may cancel the RSP Automatic Increase Facility at anytime.

OR

If you already have a RSP Automatic Increase Facility in place and wish to cancel it, please ✓ this box:

125% rule considerations:

- It is important to consider the 125% rule when making any additional contributions to your account. If your additional contributions exceed the 125% limit of your previous policy anniversary year's contributions, this will result in the resetting of your start date for the 10 year tax period of your account to the year in which the excess contribution is made.
- If no contributions are made in a policy year, any additional contribution made to your account in the subsequent policy anniversary year will be treated for tax purposes as exceeding the 125% limit and result in the recommencement of the start date of the 10 year tax period.
- For more information on the 125% rule, please see the PDS (and any SPDS), speak to your financial/tax adviser or call our client services team on 1800 002 217.

Step 4: Financial institution details

Name of financial institution	<input type="text"/>				
Branch	<input type="text"/>				
Address of branch	<input type="text"/>				
Suburb	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>
Account name	<input type="text"/>				
BSB	<input type="text"/>	-	<input type="text"/>	Account number	<input type="text"/>

Please Note:

- Direct debit through the Bank Electronic Clearing System (BECS), is not available on all accounts. If in doubt, please refer to your bank or financial institution.
- If the financial institution account is held in the name of a third party(ies), the third party(ies) must also sign **Step 5** of this form (please see the 'For third party accounts only' section on page 30 of this DDR form).

Until further notice in writing, I/we, the holder(s) of the above account, authorise and request IOOF (User ID 032 827) to debit my/our account as detailed above with any amount which IOOF may debit or charge in connection with my/our use of the RSP through the BECS.

Step 5: Signature(s)

By signing below, I/we:

- declare that all details provided in this DDR form are true and correct and I undertake to inform IOOF of any changes to the information supplied as and when they occur
- have read the Direct Debit Request Service Agreement accompanying this DDR form and agree to be bound by the terms by which this DDR operates.

Privacy

I/We understand, that:

- IOOF is required to collect my/our personal information under the *Corporations Act 2001* and the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*
- information provided to IOOF is primarily used for the purpose of opening an investment account and for other related purposes as detailed in the PDS (and any SPDS) and IOOF Privacy Policy
- IOOF may disclose my/our personal information to internal and external parties as described in the PDS (and any SPDS)
- if I/we do not provide all of the information requested in this application form, IOOF may not be able to open my/our account
- the IOOF Privacy Policy contains information about how I/we may access or correct the personal information held by IOOF and how I/we may complain about a breach of the Australian Privacy Principles.

125% rule

If your direct debit additional contribution exceeds the 125% rule and you would still like us to process your additional contribution, please tick this box.

I/we understand, that by ticking this box, I/we acknowledge and accept that the start date of my/our 10 year tax period will be reset to the policy anniversary date in the year in which the excess additional contribution is processed.

Investor/signatory 1

Surname

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Given name

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Signature

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Date

D	D	/	M	M	/	Y	Y	Y	Y
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Investor/signatory 2 (if applicable)

Surname

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Given name

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Title (if applicable)

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Signature

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Date

D	D	/	M	M	/	Y	Y	Y	Y
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Investor/signatory 3 (if applicable)

Surname

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Given name

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Title (if applicable)

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Signature

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Date

D	D	/	M	M	/	Y	Y	Y	Y
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December 2015

Direct Debit Request (DDR) service agreement

Direct Debit Request facility

Your initial investment in IOOF WealthBuilder may be made through a Direct Debit Request (DDR) facility. In addition to making lump sum investments, investors in IOOF WealthBuilder (WealthBuilder) have the opportunity to implement a monthly Regular Savings Plan (RSP) through a DDR facility.

The DDR facility enables you to instruct IOOF Ltd (IOOF) to make deductions from an account with a financial institution such as a bank, building society or credit union and allocate the amount debited into investments available through WealthBuilder in accordance with the investor's instructions.

The DDR facility through the Bulk Electronic Clearing System (BECS) is not available on the full range of accounts provided by financial institutions. You are advised to check with their financial institution as to its availability before nominating an account.

IOOF's service commitment

This agreement outlines IOOF's service commitment to you as an investor(s) in respect of the DDR arrangements made between IOOF (User ID 032 827) and an investor. It also sets out your rights and responsibilities.

Initial investment

IOOF undertakes to debit, from your nominated financial institution account, a specified amount for deposit into the specified Fund(s). The minimum amount you may nominate is as detailed in the current IOOF WealthBuilder Product Disclosure Statement (PDS) (and any Supplementary Product Disclosure Statement (SPDS)).

Once an application for initial investment has been accepted, it is anticipated that the investment amount will be deducted from your financial institution account within 5 business days. Note that for an application for investment to be valid and accepted it must be complete and all customer identification and proof of identity obligations under AML/CTF Law must have been met.

Regular Savings Plan (RSP)

In terms of the DDR arrangement entered into with you, IOOF undertakes to periodically debit, from your nominated financial institution account, a specified amount or amounts for deposit into the specified Fund or Funds. The minimum monthly amount you may nominate through the RSP is as detailed in the current WealthBuilder Product Disclosure Statement (PDS) (and any Supplementary Product Disclosure Statement (SPDS)).

Deposits will be deducted from your financial institution account on the 15th day of each month or nearest business day after the 15th day of the month. IOOF may, by notice in writing to you, suspend or terminate the drawing arrangement. IOOF may, upon providing 14 days notice in writing to you, change the operation of an investor's DDR facility.

Investor rights

Changes to the arrangement

- You may stop or defer an individual debit, cancel or suspend your DDR facility, by giving written instructions to IOOF. If you suspend your DDR facility you may restart it by completing a new DDR form.
- You may alter the monthly payments by forwarding to IOOF a new DDR form from the current WealthBuilder Forms Booklet.
- IOOF will act upon your request within 10 working days of receipt of the request.

Enquiries

All enquiries about your DDR facility should be directed to IOOF rather than the financial institution operating your account. Until further notice, all correspondence should be sent to:

IOOF WealthBuilder
Reply Paid 264
Melbourne VIC 8060

All correspondence should include your investor number and account number.

Disputes

If you believe that a debit has been incorrectly made or processed, or have any query or dispute in relation to your DDR facility, you should contact our client services team on 1800 002 217. If a dispute cannot be satisfactorily resolved at this stage, you can then lodge a complaint with IOOF to the address above, who will endeavour to resolve the dispute and provide a written response within 21 days of receipt of the complaint.

If following IOOF's investigations, we believe on reasonable grounds that your account has been correctly debited, IOOF will respond to your query by providing you with reasons and copies of any evidence for this finding.

If IOOF cannot resolve the matter, you can still refer the query to your financial institution, who will obtain details about the disputed payment and may lodge a claim on your behalf.

Confidentiality

All investor information held by IOOF in relation to your DDR facility will be kept confidential by IOOF, except where:

- such information is required to be provided to IOOF's financial institution to initiate, change or cancel your drawing arrangement or is required in the event of a claim or relating to an alleged incorrect or wrongful debit
- disclosure is required or authorised by law
- you authorise the release of the information either directly or through a duly appointed agent or attorney.

Investor obligations

It is your responsibility to ensure that:

- your nominated account details are correct
- your nominated account can accept direct debits
- there are sufficient cleared funds in the nominated account on the drawing date
- that you advise IOOF if the nominated account is transferred or closed.

Should your debit be dishonoured or rejected, IOOF will try to contact you or will send a letter to you about this. IOOF may cancel your DDR facility by providing 14 days notice, if there are insufficient funds in your account to honour the direct debit. Should IOOF be charged any dishonour fees as a result of insufficient funds in a nominated financial institution account, then IOOF may deduct these charges from your investment holding or charge these fees directly to you. To avoid dishonour fees, you should always ensure that there are enough cleared funds in your account before your direct debit falls due.

If any provision of this DDR service agreement is found to be illegal, void or unenforceable for unfairness or any other reason (for example, if a court or other tribunal or authority declares it so), the remaining provisions of this DDR service agreement will continue to apply to the extent possible as if the void or unenforceable provision had never existed.