

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 are free to 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 refer to the IOOF WealthBuilder PDS, speak to your financial/tax adviser or call one of our Client Services Officers on 1800 002 217.

STEP 4 Financial Institution Account Details

Name of financial institution

Branch

Address of branch

Suburb State Postcode

Account name

BSB - Account number

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 5).

I/We, the holder(s) of the above account, until further notice in writing, authorise and request IOOF Investment Management Limited ABN 53 006 695 021 AFS Licence No. 230524 (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 Regular Savings Plan 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; and
- consent to the collection, use, storage and disclosure of my/our personal information by IOOF in accordance with the Privacy Act 1988 and acknowledge that a copy of the IOOF Group Privacy Policy is available from www.ioof.com.au or may be obtained by calling one of our Client Services Officers on 1800 002 217.

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

Given Name(s)

Signature

Title (if applicable) e.g. Director/Sole Director/Company Secretary

Date / /

Investor/Signatory 2

Surname

Given Name(s)

Signature

Title (if applicable)

Date / /

Investor/Signatory 3

Surname

Given Name(s)

Signature

Title (if applicable)

Date / /

Power of Attorney

If this form is signed under a Power of Attorney, please enclose a **certified copy** of the Power of Attorney with this form (unless provided previously). If signed under Power of Attorney, the attorney certifies that he/she has not received notice of revocation of that power.

For Third Party Accounts only

Important information if a third party account has been listed for the Direct Debit Facility.

A third party is a person/entity/company who is not the holder of the IOOF WealthBuilder account that this direct debit arrangement relates to.

If the financial institution account is held in the name of the investor and a third party, or a third party(ies) only, the third party(ies) must also sign below authorising direct debit payments from their account.

Under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Law), proof of identity is required for all third party account holders. For information on the types of proof of identity documents which can be provided, please refer to the 'Completing Proof of Identity' document which can be obtained from our website at www.ioof.com.au or by contacting one of our Client Services Officers on 1800 002 217.

By signing below, I/we consent to the investor(s) registered on this WealthBuilder account to debit the required monthly contributions from the account listed overleaf and understand and agree that the RSP contribution amount may change without further approval from me/us.

Third Party 1

Surname

Given Name(s)

Third Party 1 signature

X

Title (if applicable) e.g. Director/Sole Director/Company Secretary

Date

Third Party 2 (if applicable)

Surname

Given Name(s)

Third Party 2 signature

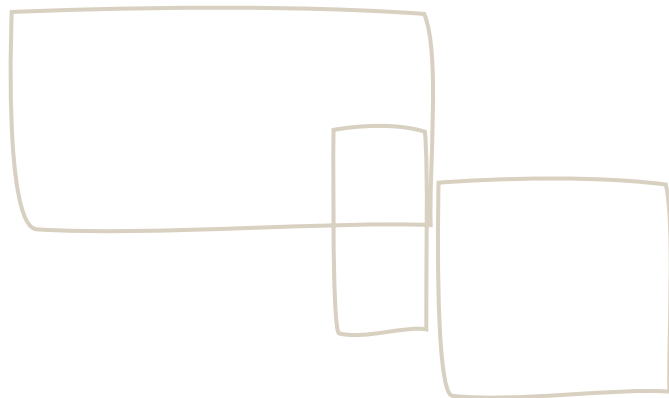
X

Title (if applicable)

Date

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Direct Debit Request Service Agreement



Direct Debit Request (DDR) Facility

In addition to making lump sum investments, investors in IOOF WealthBuilder (WealthBuilder) have the opportunity to implement a Regular Savings Plan through a DDR facility.

The DDR facility enables investors to instruct IOOF Ltd (IOOF) to make monthly 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. Investors 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 an investor in respect of the DDR arrangements made between IOOF Investment Management Limited (IIML) ABN 53 006 695 021 AFS Licence No. 230524 (User ID 032 827) and an investor. It also sets out an investor's rights and responsibilities.

Initial terms of the arrangement

In terms of the DDR arrangement entered into with an investor, IIML undertakes to periodically debit, from their nominated financial institution account, a specified amount or amounts for deposit into the specified Fund or Funds. The minimum monthly amount investors may nominate through the Regular Savings Plan is as detailed in the current WealthBuilder PDS.

Drawing arrangements

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 the investor, suspend or terminate the drawing arrangement. IOOF may, upon providing 14 days notice in writing to the investor, change the operation of an investor's DDR facility.

Investor rights

Changes to the arrangement

- Investors may stop or defer an individual debit, cancel or suspend their DDR facility, by giving written instructions to IOOF. Investors who suspend their DDR facility may restart it by completing a new DDR form.
- Investors may alter the monthly payments by forwarding to IOOF a new DDR form from the current WealthBuilder PDS.
- IOOF will act upon an investor's request within 10 working days of receipt of the request.

Enquiries

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

IOOF WealthBuilder
Reply Paid 264
Melbourne VIC 3001

All correspondence should include an investor number and account number.

Disputes

If an investor believes that a debit has been incorrectly made or processed, or has any query or dispute in relation to their DDR facility, the investor should contact one of our Client Services Officers on 1800 002 217. If a dispute cannot be satisfactorily resolved at this stage, an investor 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 an investor's account has been correctly debited, IOOF will respond to the investor's query by providing them with reasons and copies of any evidence for this finding.

If IOOF cannot resolve the matter, the investor can still refer the query to their financial institution, which will obtain details from the investor of the disputed payment and may lodge a claim on the investor's behalf.

Confidentiality

All investor information held by IOOF in relation to an investor's direct debit 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 an investor's 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; or
- the investor authorises the release of the information either directly or through a duly appointed agent or attorney.

Investor obligations

It is an investor's responsibility to ensure that:

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

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