

Step 2: Type of instruction

Depending on the type of instruction(s) you wish to give to us, please tick the applicable box(es) and follow the relevant steps.

This is:

A new direct debit request. Please complete all steps below.

Please indicate the commencement date of the first payment.

/ /

Please note that applications to establish a direct debit must be received at least 5 business days before the 15th of the month to ensure that your deduction is processed that month. If an application is not received within these timeframes, it will be processed either that month or the following month (and then continue regularly according to the frequency you selected).

OR

An alteration to an existing direct debit request.

Change to regular deposit amount. Please complete Steps 3 and 6.

and/or

Change to debit frequency. Please complete Steps 4 and 6.

and/or

Change to your nominated account with a financial institution. Please complete Steps 5 and 6.

OR

Cancellation of a direct debit request. Please complete Step 6.

Step 3: Regular deposit amount

Please indicate the regular amount to be debited from your nominated account with a financial institution and deposited into your Cash Account:

Regular amount to be debited \$ (minimum \$200)

Please note:

- For new applicants, a direct debit will not normally be established until an initial deposit of at least \$2,500 has been made.
- The amount of regular savings will be debited from your nominated account with a financial institution on the 15th day of the relevant month (or the nearest business day after the 15th).
- You will need to complete a standing investment instruction in the Investment Authority form (Form B) (located in the IOOF Portfolio Service Investments Forms Booklet) to provide us with an Investment Instruction specifying the managed fund(s) you wish to utilise for regular deposits.
- If you have not provided an Investment Instruction, the regular deposits will remain in your Cash Account, until a standing investment instruction is provided.

Step 4: Debit frequency

Please indicate the debit frequency:

Monthly

Quarterly

Half-yearly

Step 5: Financial institution details

Financial institution name

Branch

Account name

BSB number - Account number

I/We, the holder(s) of the above account, until further notice in writing, authorise the Service Operator to debit my/our account as described above, with any amount which IOOF Investment Management Limited (IIML), ABN 53 006 695 021 (User ID 032 105), may debit or charge in connection with my/our use of the Regular Savings Plan under the Service, through the Bulk Electronic Clearing System (BECS). I/We have read the Direct Debit Request Service Agreement forming part of this form and agree to be bound by the terms under which this Direct Debit Request operates.

Step 6: Applicant declaration and signature(s)

I/We acknowledge that I/we have read and understood the Your privacy section of the IOOF Portfolio Service Investments Offer Document. I/We consent to the collection, use, storage and disclosure of my/our personal information as provided in this form and understand that if I/we do not provide the information requested, the Service Operator may not be able to process any direct debits requested.

Important information for third party/ies

If the financial institution account in Step 5 is held in the name of the investor and a third party, or third party/ies only, the third party/ies must also sign under Part C on the next page.

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

Note for 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. If signed under a Power of Attorney, the attorney certifies that he/she has not received notice of revocation of that power.

Note for corporate investors

This Application must be signed either:

- under common seal, and/or
- by two directors or a director and the company secretary, or
- by the sole director (where applicable) who is also the sole company secretary.

PART A – INDIVIDUAL INVESTOR or JOINT INVESTORS

Signatory 1		Date <input type="text" value="DD"/> / <input type="text" value="MM"/> / <input type="text" value="YYYY"/>
Full name		
Signatory 2 (if applicable)		Date <input type="text" value="DD"/> / <input type="text" value="MM"/> / <input type="text" value="YYYY"/>
Full name		

PART B – CORPORATE INVESTOR (including CORPORATE TRUSTEE), TRUST (INDIVIDUAL TRUSTEE(S)), SELF MANAGED SUPERANNUATION FUND, INCORPORATED/UNINCORPORATED CLUB/BODY or DECEASED ESTATE

Signatory 1		Date <input type="text" value="DD"/> / <input type="text" value="MM"/> / <input type="text" value="YYYY"/>
Title (such as Director/Sole Director/ Company Secretary)		
Full name		
Signatory 2		Date <input type="text" value="DD"/> / <input type="text" value="MM"/> / <input type="text" value="YYYY"/>
Title (such as Director/Sole Director/ Company Secretary)		
Full name		
Signatory 3 (for additional Trustees if applicable)		Date <input type="text" value="DD"/> / <input type="text" value="MM"/> / <input type="text" value="YYYY"/>
Title (if applicable)		
Full name		
Signatory 4 (for additional Trustees if applicable)		Date <input type="text" value="DD"/> / <input type="text" value="MM"/> / <input type="text" value="YYYY"/>
Title (if applicable)		
Full name		
Common seal (of company) if required		

Step 6: Applicant declaration and signature(s) (continued)

PART C – THIRD PARTY

Third party 1

Date / /

Title (if applicable)

Full name

Third party 2 (if applicable)

Date / /

Title (if applicable)

Full name

Please sign and return this Application by post to:

IOOF Portfolio Service, Reply Paid 264, Melbourne VIC 8060

Phone: 1800 062 963

Facsimile: 1800 558 539

Service Operator: IOOF Investment Management Limited, ABN 53 006 695 021, AFS Licence No. 230524



Direct Debit Request (DDR)

Service agreement

Please retain this service agreement for your records.

Direct Debit Request facility

- In addition to making lump sum investments, investors in IOOF Portfolio Service Investments or IOOF Portfolio Service Wholesale Investments (the Service) have the opportunity to implement a Regular Savings Plan through a DDR arrangement.
- The DDR arrangement enables you to instruct the Service Operator – IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFS Licence No. 230524, (User ID 032 105) to make regular monthly, quarterly or half-yearly deductions from an account with a financial institution such as a bank, building society or credit union and credit the amount to your Cash Account.
- The DDR arrangement may not be available on the full range of accounts provided by financial institutions. You are advised to check with your financial institution as to its availability before nominating an account. You should check your account details against a recent statement from the financial institution.

IIML's service commitment

This agreement outlines our service commitment to you in respect of the DDR arrangements made between you and the Service Operator.

It also sets out your rights and responsibilities.

Initial terms of the arrangement

Under the terms of the DDR arrangement entered into with you, we undertake to periodically debit from your nominated account with a financial institution, a specified amount or amounts for deposit into your Cash Account through the Service.

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, in accordance with the frequency you have nominated. If you are uncertain as to when a deduction will be made, please contact us. The Service Operator may, in its absolute discretion, at any time by notice in writing to you, suspend or terminate the drawing arrangement.

By giving 14 days notice in writing to you, we may change the operation of your DDR facility.

Your rights

You have the right to change the arrangement as follows:

- You may stop an individual debit or cancel or suspend your DDR arrangement by giving written instructions to us or the relevant financial institution. If you suspend your DDR arrangement you may restart it by giving written instructions to us.
- You may alter payments by forwarding to us, a new DDR form from the current Offer Document for the Service.

We will endeavour to act upon your request within 5 business days of receipt.

Enquiries

If you have any enquiries about your DDR arrangement, or you believe a debit has been incorrectly made or processed, please call our **client services team** on **1800 062 963** or email: **clientservices@ioof.com.au**

Complaints

If you have a complaint or dispute in relation to your DDR arrangement, you should contact the **Manager, Customer Care** on **1800 062 963** or the relevant financial institution. We will consider and deal with the complaint within 45 days of receiving details of your complaint.

Confidentiality

All information held by us in relation to your DDR arrangement will be kept confidential, except where:

- such information is required to be provided to our financial institution to initiate, change or cancel your drawing arrangement
- disclosure is required or authorised by law
- you authorise or otherwise give your consent to the release of the information either directly or through a duly appointed agent or attorney.

Your obligations

It is your responsibility to ensure:

- your nominated account can accept direct debits
- there are sufficient cleared funds in the nominated account on the drawing date
- you advise us if the nominated account is altered, transferred or closed.

We will notify you if your debit is dishonoured or rejected. We may, without notice, cancel your DDR arrangement if there is insufficient funds in your account to honour the direct debit.

Should we be charged any dishonour fees as a result of insufficient funds in your nominated account, then we may deduct these charges from your Cash Account 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.