

Regular Savings Plan – Direct Debit Request

I/We

Investor surname or company name

Investor given name

Joint investor surname

Joint investor given name

Account name

Account number

I/We, the above investors request you, until further notice in writing, to debit my/our account described in The Schedule below any amount which Australian Executor Trustees Limited (User ID 121501) may debit me/us through the direct debit system.

I/We acknowledge that:

1. there is a minimum deposit amount of \$100
2. a dishonour fee of \$20 is payable if there are insufficient funds available to meet the deduction
3. 14 days notice must be given to Australian Executor Trustees Limited if I wish to change my initial arrangements.

The Schedule

Name of account which is to be debited

Name of financial institution

Branch (BSB) number

 -

Account number

Amount of cash contribution

 \$

Nominated day

 7th

 21st

 7th & 21st

Please note that the above account with your financial institution will be debited on the day nominated or the next business day if the nominated day is on a weekend or public holiday.

Definition

account means the account held at your financial institution from which we are authorised to arrange for funds to be debited

agreement means this Direct Debit Request Service Agreement between you and us

banking day means a day other than a Saturday or Sunday or a public holiday listed throughout Australia

debit day means the day that payment by you to us is due

debit payment means a particular transaction where a debit is made

Direct Debit Request means the Direct Debit Request between us and you

Direct debit system means that the request will be processed through the Bulk Electronic Clearing System (BECS)

us or **we** means Australian Executor Trustees Limited (the Debit User) you have authorised by signing a Direct Debit Request

you means the customer who signed the Direct Debit Request

your financial institution is the financial institution where you hold the account that you have authorised us to arrange to debit.

1. Debiting your account

- 1.1 By signing a Direct Debit Request, you have authorised us to arrange for funds to be debited from your account. You should refer to the Direct Debit Request and this agreement for the terms of the arrangement between us and you.
- 1.2 We will only arrange for funds to be debited from your account as authorised in the Direct Debit Request.
- 1.3 If the debit day falls on a day that is not a banking day, we may direct your financial institution to debit your account on the following banking day.

If you are unsure about which day your account has or will be debited, you should ask your financial institution.

2. Changes by us

We may vary any details of this agreement or a Direct Debit Request at any time by you giving you at least fourteen days written notice.

3. Changes by you

- 3.1 Subject to 3.2 and 3.3, you may change the arrangements under a Direct Debit Request by contacting us on 1800 254 180.
- 3.2 If you wish to stop or defer a direct debit payment you must notify us in writing at least seven (7) days before the next debit day. This notice should be given to us in the first instance.
- 3.3 You may also cancel your authority for us to debit your account at any time by giving us seven (7) days notice in writing before the next debit day. This notice should be given to us in the first instance.

4. Your obligations

- 4.1 It is your responsibility to ensure that there are sufficient cleared funds available in your account to allow a debit payment to be made in accordance with the Direct Debit Request.
- 4.2 If there are insufficient cleared funds in your account to meet a debit payment:
 - (a) you may be charged a fee and/or interest by your financial institution
 - (b) you may also incur fees or charges imposed or incurred by us, being a dishonour fee of \$20
 - (c) you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment.
- 4.3 You should check your account statement to verify that the amounts debited from your account are correct.
- 4.4 If Australian Executor Trustees Limited is liable to pay goods and services tax (GST) on a supply made in connection with this agreement, then you agree to pay Australian Executor Trustees Limited on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

5. Dispute

- 5.1 If you believe that there has been an error in debiting your account, you should notify us directly on 1800 254 180 and confirm that notice in writing with us as soon as possible so that we can resolve your query quickly.
- 5.2 If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.
- 5.3 If we conclude as a result of our investigations that your account has not been incorrectly debited we will respond to your query by providing you with reasons and evidence for this finding.
- 5.4 Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still refer it to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

6. Accounts

You should check:

- (a) with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions
- (b) your account details which you have provided to us are correct by checking them against a recent account statement
- (c) with your financial institution before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request.

7. Confidentiality

- 7.1 We will keep any information (including your account details) in your Direct Debit Request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.
- 7.2 We will only disclose information that we have about you:
 - (a) to the extent specifically requested by law
 - (b) for the purposes of this agreement (including disclosing information in connection with any query or claim).

8. Notice

- 8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to us at the below address
- 8.2 We will notify you by sending a notice in the ordinary post to the address you have given us in the Direct Debit Request.
- 8.3 Any notice will be deemed to have been received on the third banking day after posting.

Please return to Australian Executor Trustees Limited by:

Fax 1800 781 166
Email forms@aetlimited.com.au
or Post Australian Executor Trustees Limited
 Administration Services
 GPO Box 546
 Adelaide SA 5001

Australian Executor Trustees is bound by the National Privacy Principles. More information about privacy matters can be found in the current Product Disclosure Statement for your product. If you would like a copy of the Privacy Policy or have any questions in relation to privacy, please contact us on 08 8127 1900 and ask for the Privacy Officer.

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