



# IOOF ESSENTIAL

26 September 2022

## Direct Debit Request

### IOOF Essential Super | IOOF Essential Pension | IOOF Essential Investment

Please complete these instructions in **BLACK INK** using **CAPITAL LETTERS** and  boxes where provided.

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

Instruction	Steps to complete
<input type="checkbox"/> One-off direct debit request	1, 2, 3 & 7
<input type="checkbox"/> New or change an ongoing direct debit	1, 2, 4, 5 & 7
<input type="checkbox"/> Cancel an existing direct debit	1, 6 & 7

### Step 1: Account details

Account number

Account name

Date of birth  /  /

### Step 2: Financial institution details

Name of financial institution

Account name

BSB  -  Account number

### Step 3: One-off initial direct debit details

Preferred date of the one-off direct debit:

As soon as practical

OR

Indicate the preferred date  /  /

**Please note:** An application to establish a one-off contribution/deposit must be received at least five business days before the preferred date to ensure that your deduction is processed. If an application is not received within this time frame or no date is specified, the one-off contribution will be deducted on the first processing date possible. Once this request is processed, the funds will be invested as per your existing standing investment instructions the next business day. If you would prefer your funds not to be invested the next business day, please update your standing investment instructions accordingly.

Amount to be debited from account \$

#### Contribution type (Super and Pension accounts only)

Personal (after tax income)\*  Spouse Contribution  Downsizer Contribution\*\*

Personal Injury Payment\*\*\*  CGT small business contribution\*\*\*

\* If you want to claim a tax deduction for your personal contribution, please complete a tax deduction notice which can be obtained from our website or contact Client First. If this contribution is part of the pension purchase price the tax deduction notice needs to be submitted and processed prior to the pension commencing.

\*\* You must provide us with a completed ATO downsizer form before or at the time of making your downsizer contribution. The form is available from our website or by contacting ClientFirst.

\*\*\* Please complete the appropriate election form which can be obtained from our website or by contacting ClientFirst.

### Step 4: Ongoing direct debit details

Not applicable for Pension accounts.

**Date to begin\***     /  /

**Frequency**     Monthly     Quarterly     Half-yearly     Yearly

**Amount to be debited from account**    \$

**Contribution type (Super only)**     Personal (after tax income)\*\*     Spouse contribution

\* If this request is not processed in time to meet this date, we'll use the next available date to process your direct debit.  
 \*\* For information on claiming a tax deduction for personal superannuation contributions please refer to the 'Claiming a tax deduction for personal contributions' information sheet available on our website.

**Please note:** Once this request is processed, the funds will be invested as per your existing standing investment instructions the next business day. If you would prefer your funds not to be invested the next business day, please update your standing investment instructions accordingly.

### Step 5: Deposit Instruction

Please complete the below if you want to provide alternative deposit instructions which may differ to your existing standing instructions. Changes made below will replace your standing instructions for any future deposits made.

- Please note:**
- Ensure that the Deposit Instruction includes at least the default minimum allocation of 1% against the Cash Account. The percentages allocated to the Cash Account and your selected investment option(s) must add up to 100%.
  - If no investment selection is nominated or your choice is unclear, funds will be allocated to the Cash Account.
  - For a full list of investment options available for selection within IOOF Essential go to our website, select from the **Investment Guide** and **Investment Menu** and list your selections in the space provided below.
  - To ensure the investment option selections are listed correctly, please add the APIR code along with the name of the investment option.

**100% Cash Account**    OR     **Alternative Deposit Instruction**

APIR Code	Investment option	Allocation (%)
<input type="text"/>	Cash Account (Mandatory)	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Total (must = 100%)</b>		<input type="text"/>

## Step 6: Direct debit cancellation

Please cancel my direct debit from  /  /

**Please note:** We must receive your request to cancel your direct debit at least five days BEFORE your direct debit processing date to ensure it can be cancelled on the date you have indicated.

## Step 7: Declaration and Signature(s)

**Important note:** The Trustee/Service Operator collects the information in this form in order to process your investment instructions. Any personal information provided in this form will be handled in accordance with the Trustee's or Service Operator's privacy policy, available at [www.ioof.com.au/privacy](http://www.ioof.com.au/privacy).

I/We authorise the Trustee/Service Operator via the Custodian (IOOF Investment Services Ltd ABN 80 007 350 405, AFSL 230703), to arrange for any amount to be debited through the Bulk Electronic Clearing System, with an account held at the financial institution identified in Step 2. This is subject to the terms and conditions of the DDR Service Agreement and any further instructions provided on this form. This authority allows the debiting of amounts payable by the client under the agreement between the client and the Trustee/Service Operator.

I/We consent to the collection and use of the above information by the Trustee/Service Operator for the purposes specified. By signing this DDR, I/we acknowledge having read and understood the terms and conditions governing the debit arrangements between myself/us and IOOF Essential as set out in this request and in the DDR Service Agreement.

**If the financial institution account is held in joint names or requires multiple signatures , please ensure the relevant signatories sign below. For joint accounts all account holders must sign.**

**Note for Power of Attorney:** If this form is signed under a Power of Attorney, please attach a certified copy of the Power of Attorney to this form. If signed under Power of Attorney, the attorney certifies that he/she has not received notice of revocation of that power. You generally cannot sign under Power of Attorney if acting on behalf on entity.

I/We authorise that for any subsequent one-off deposits or to increase or decrease a deposit amount nominated under this Direct Debit Request service agreement, I/We must provide valid instructions to the Trustee/Service Operator by letter or via email either directly to the Trustee/Service Operator or via my/our adviser.

### Signature

Signatory 1	<input type="text"/>	Date	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Title (such as Investor/Director/Trustee as applicable)	<input type="text"/>									
Full name	<input type="text"/>									

### Additional signatures (if required)

Signatory 2	<input type="text"/>	Date	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Title (such as Investor/Director/Trustee as applicable)	<input type="text"/>									
Full name	<input type="text"/>									

Signatory 3	<input type="text"/>	Date	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Title (such as Investor/Director/Trustee as applicable)	<input type="text"/>									
Full name	<input type="text"/>									

Signatory 4	<input type="text"/>	Date	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Title (such as Investor/Director/Trustee as applicable)	<input type="text"/>									
Full name	<input type="text"/>									

Signatory 5  Date  /  /

Title (such as Investor/Director/Trustee as applicable)

Full name

Signatory 6  Date  /  /

Title (such as Investor/Director/Trustee as applicable)

Full name

Common seal (of company) if required

**Please forward all correspondence and enquiries to**

**Post** IOOF Essential, GPO Box 264 Melbourne VIC 3001  
**Telephone** 1800 913 118

**Email** clientfirst@ioof.com.au  
**Web** www.ioof.com.au



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## Direct Debit Request (DDR) service agreement

**Please retain this service agreement for your records.**

### Direct Debit Request facility

- The DDR arrangement enables you to instruct the Trustee – IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 or the Service Operator - IOOF Investment Services Ltd (IISL) ABN 80 007 350 405, AFSL 230703 to, via the Custodian (IOOF Investment Services Ltd ABN 80 007 350 405, AFSL 230703), make one or more 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 and IISL service commitment

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

It also sets out your rights and responsibilities.

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

### 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.

### Drawing arrangements

Deposits will be deducted from your financial institution account as soon as the funds are available or on the first available business day after the specified date, in accordance with the frequency you have nominated.

If you are uncertain as to when a deduction will be made, please contact us. We may, in our absolute discretion, at any time by notice in writing to you, suspend or terminate the drawing arrangement. Please be advised that once this application to debit your financial institution account has been processed, the funds will be invested as per your standing investment instructions the next business day. Insignia Financial will not be liable for any losses which may occur due to market movements should

your direct debit request be dishonoured or rejected by your financial institution.

Please ensure that your financial institution accepts direct debit requests, you have sufficient funds to cover the amount and it falls within your debit limits (if any). If you would prefer your funds not to be invested the next business day, please update your standing investment instructions accordingly.

### 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.

We will endeavour to act upon your request within five 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 ClientFirst on **1800 913 118** or email [clientfirst@ioof.com.au](mailto:clientfirst@ioof.com.au).

### Complaints

If you have a complaint in relation your your DDR arrangement (or wish to obtain further information about the status of an existing complaint), please contact Customer Care on 1800 913 118 or write to Customer Care, GPO Box 264, Melbourne VIC 3001.

We will provide you with all reasonable assistance and information you may require for the purpose of making a complaint and assist you in understanding our complaints handling procedures. Complaints are managed in accordance with a regulatory guide governed by ASIC, specifically RG271. For more information on the regulatory guide, visit the ASIC website on [www.asic.gov.au/regulatory-resources/find-a-document/regulatory-guides/rg-271-internal-dispute-resolution/](http://www.asic.gov.au/regulatory-resources/find-a-document/regulatory-guides/rg-271-internal-dispute-resolution/).

You have the option to lodge a complaint with AFCA directly rather than lodging a complaint with us. Otherwise, you can also lodge a complaint with AFCA if you are not satisfied with our response or if your complaint has not been resolved within the maximum timeframe prescribed by ASIC's Regulatory Guides (RG 271). AFCA provide a fair and independent financial services complaint resolution that is free to consumers. Time limits may apply to complain to AFCA. Please act promptly and consult the

AFCA website to find out if or when the time limit relevant to your circumstance expires.

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Tel: 1800 931 678 (Free call)

Mail: Australian Financial Complaints Authority,  
GPO Box 3, Melbourne VIC 3001.

## 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
- the financial institution may require such information to be provided in the event of a claim or relating to an alleged incorrect or wrongful debit
- 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 account details are correct
- 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.