



IOOF ESSENTIAL

16 September 2021

Direct Debit Request

- IOOF Essential Super
- IOOF Essential Pension

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, 5 & 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: Client details

Account number

Title Surname

(Dr/Mr/Mrs/Ms/Miss)

Given name(s)

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 / / 2 0

Please note: An application to establish a one-off contribution 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.

Amount to be debited from account \$

Contribution type

- 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 (Super only)

Direct debits will be processed on the first business day after the 16th or 28th of each month.

Month to begin /

Amount to be debited from account \$

Contribution type Personal (after tax income)* Spouse contribution

Frequency Monthly Quarterly Half-yearly Yearly

Frequency date 16th 28th

* 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.

Step 5: Contribution eligibility requirement

I am under age 67.

OR

I am over 67 and under 75 years of age. I have worked at least 40 hours over 30 consecutive days during this financial year.

OR

I am over 67 and under 75 years of age. I have worked at least 40 hours over 30 consecutive days during the previous financial year, my total super balance was less than \$300,000 as at the previous 30 June and I have not previously used the work test exemption.

OR

I am over 65 and making a downsizer contribution. You must provide us with a completed ATO downsizer contribution form before or at the time of making your downsizer contribution. This form is available from the ATO website.

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 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 privacy policy, available at www.ioof.com.au/privacy.

I/We authorise the Trustee via the Custodian (Australian Executor Trustees Limited ABN 84 007 869794, AFSL 240023), (User ID 032105) 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 member under the agreement between the member and the Trustee.

I/We consent to the collection and use of the above information by the Trustee 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.

Member Signature

Date / /

Additional signature (if required)**

Date / /

** If the bank account is held in a joint name, please ensure that both account holders sign here.

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



16 September 2021

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, AFS Licence No. 230524 to, via the Custodian (Australian Executor Trustees Limited ABN 84 007 869794, AFSL 240023), (User ID 032 105), 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 service commitment

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

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 business day after the 16th or 28th 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. We may, in our absolute discretion, at any time by notice in writing to you, suspend or terminate the drawing arrangement.

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.

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. We aim to provide a formal response within 28 days of our acknowledgment of the complaint.

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 165/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

Email: 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.