



## Step 2: Type of instruction

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 deposit	Steps 3, 7 and 8
<input type="checkbox"/> New Regular Savings Plan	Steps 4, 5, 6, 7 and 8
<input type="checkbox"/> Change to an existing regular savings amount	Steps 5 and 8
<input type="checkbox"/> Change to an existing debit frequency	Steps 6 and 8
<input type="checkbox"/> Change to your nominated account with a financial institution	Steps 7 and 8
<input type="checkbox"/> Cancellation of an existing direct debit request.	Step 8

## Step 3: One-off deposit

Please indicate the preferred date of the one-off payment  /  /  2  0

Please note that applications to establish a one-off payment 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 timeframe or no date is specified, the one-off payment will be deducted on the next processing date possible.

Please indicate the one-off amount to be debited from your nominated account and deposited into your Cash Account:

\$

Please ensure you have completed Step 3: Initial deposit details in the Application (Form A) (new applicants only).

## Step 4: Regular Savings Plan

Please indicate the commencement date of the first payment  1  5 /  /  2  0

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

## Step 5: Regular savings 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 \$

**Please note:**

- 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 an Investment Instructions form to provide us with an Investment Instruction specifying the managed investment(s) you wish to utilise for regular deposits.
- If you do not provide an Investment Instruction, the regular deposits will remain in your Cash Account, until an instruction is provided.

## Step 6: Debit frequency

Monthly       Quarterly       Half-yearly

### Step 7: Financial institution details

Name

Branch

Address

Suburb  State  Postcode

Account name

BSB  -  Account number

Until further notice in writing, I/We, the holder(s) of the above account, authorise and request the Service Operator via the Custodian (Australian Executor Trustees Limited ABN 84 007 869 794, AFSL 240023), (User ID 032105) to arrange for funds to be debited through the Bulk Electronic Clearing System (BECS) from my/our account at the financial institution identified above as instructed by me/us or any other amounts as instructed or authorised to be debited in accordance with the terms and conditions of the Direct Debit Request service agreement as amended from time to time. This authority allows the debiting of amounts payable by the investor under the agreement between the investor and the Service Operator.

### Step 8: Applicant/Investor declaration and signature(s)

The 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 privacy policy at [www.ioof.com.au/privacy](http://www.ioof.com.au/privacy).

I/We consent to the collection and use of the above information by the 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 as set out in this request and in the DDR Service Agreement.

#### Note for joint investors

If the financial institution account in Step 7 is held in the names of joint investors, both investors must also sign under Part A.

#### Note for third parties

If the financial institution account in Step 7 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/company/employer who is not the holder of the IOOF Pursuit Select Investment Service 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.

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 Service Operator by letter or via email either directly to the Service Operator or via my/our adviser.

### Part A – Individual Investor or Joint Investors

Signatory 1  Date  /  /

Full name

Signatory 2 (if applicable)  Date  /  /

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  /  /

Title (such as Director/Sole Director/Company Secretary)

Full name

Signatory 2 Date  /  /

Title (such as Director/Sole Director/Company Secretary)

Full name

Signatory 3 (for additional Trustees if applicable) Date  /  /

Title (if applicable)

Full name

Signatory 4 (for additional Trustees if applicable) Date  /  /

Title (if applicable)

Full name

Common seal (of company) if required

**Part C – Third party 1**

Surname

Given name

Title (if applicable)

Signature

Date  /  /

**Third party 2**

Surname

Given name

Title (if applicable)

Signature

Date  /  /

Please sign and return this form to:

**Post** IOOF, Reply Paid 264, Melbourne, VIC 8060  
**Email** clientfirst@ioof.com.au  
**Telephone** 1800 913 118  
**Web** www.ioof.com.au

**Common seal (of company) if required**



## Direct Debit Request (DDR) service agreement

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

### Direct Debit Request facility

- In addition to making one-off deposits, investors in the Investment Service have the opportunity to make a one-off deposit or implement a Regular Savings Plan through a DDR arrangement.
- The DDR arrangement enables you to instruct the Service Operator – IOOF Investment Services Ltd (IISL) ABN 80 007 350 405, AFSL 230703 via the Custodian (Australian Executor Trustees Limited ABN 84 007 869 794, AFSL 240023), (User ID 032 105) to 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.

### IISL'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.

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

#### One-off deposit

Deposits will be deducted from your financial institution account on or around the preferred date you have nominated. If the due date for the debit falls on a non-business day or no date is specified, the one-off payment will be deducted on the first processing date possible.

#### Regular Savings Plan

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. 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](mailto:clientfirst@ioof.com.au)

### Complaints

If you have a complaint or dispute in relation to your DDR arrangement, please contact the Manager, Customer Care, IOOF Investment Services Ltd, Reply Paid 264, Melbourne VIC 8060. Phone: 1800 517 124.

Where possible, concerns will be resolved immediately. If further investigation is required, our Customer Care Team will acknowledge your complaint in writing and will consider and respond to your complaint as quickly as possible. We are required by law to respond to your complaint within 90 days.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

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

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

**Tel:** 800 931 678 (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
- 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.

**Where the designated bank account is that of a third party, it is your responsibility to advise us to cease deductions on that account if payments from that account are to cease. No refund of over payments will be made if we are not advised to cease deduction of payments from a third party account.**