



Direct Debit Request (DDR)

Please use this form for the following products:

- **IOOF Pursuit Core – Personal Superannuation**
- **IOOF Portfolio Service – Personal Superannuation**
- **LifeTrack – Personal Superannuation**

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

Step 1: Your personal details

Account number (if known) - -

Title (Dr/Mr/Mrs/Ms/Miss) Surname

Given name(s)

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

Step 3: One-off contribution

Please indicate the preferred date of the one-off contribution / /

Please note that applications 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 timeframe or no date is specified, the one-off contribution 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 indicate the contribution type:

For a list of contribution types, please see Step 4 (Downsizer contribution is a contribution type which is not listed in Step 4). If no contribution type is specified, the contribution will be classified as a personal contribution.

If you intend to claim a tax deduction for a one-off personal contribution you may choose to attach a Section 290-170 ITAA notice (available from the ATO website or on www.ioof.com.au).

Step 4: Regular Contribution Plan

Please indicate the commencement date of the first contribution / /

Please note that applications to establish a direct debit must be received at least five business days before the 28th of the month (for Pursuit Core and IOOF Portfolio Service) or at least five business days before the 10th of the month (for LifeTrack) 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).

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

<input type="checkbox"/> Personal contribution ¹	\$	<input type="text"/>
<input type="checkbox"/> Spouse contribution	\$	<input type="text"/>
<input type="checkbox"/> Total regular amount to be debited (minimum \$200)	\$	<input type="text"/>

¹ 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.

If the financial institution account details are not held solely in the name of the member, please refer to Step 7 for signatory requirements relating to third parties.

Please note:

- The regular contribution plan must meet product minimums.
- The amount of regular contributions will be debited from your nominated account with a financial institution on the 28th day of the relevant month, or the nearest business day after the 28th (for Pursuit Core and IOOF Portfolio Service), or on the 10th day of the relevant month, or the nearest business day after the 10th (for LifeTrack).
- 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 contributions.
- If you do not provide an Investment Instruction, the regular contributions will remain in your Cash Account, until an instruction is provided.

Step 5: Debit frequency

Monthly Quarterly Half-yearly

Step 6: Financial institution details

Name	<input type="text"/>																											
Branch	<input type="text"/>																											
Address	<input type="text"/>																											
Suburb	<input type="text"/>														State	<input type="text"/>			Postcode	<input type="text"/>								
Account name	<input type="text"/>																											
BSB	<input type="text"/>			-	<input type="text"/>			Account number	<input type="text"/>																			

Until further notice in writing, I/we, the holder(s) of the above account, authorise and request the Trustee 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 member under the agreement between the member and the Trustee.

Step 7: Member/Applicant declaration and signature

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 at www.ioof.com.au/privacy.

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 as set out in this request and in the DDR Service Agreement.

Account holder signature 1

Surname

Given name

Title (if applicable)

Signature

Date

 / /

Account holder signature 2*

Surname

Given name

Title (if applicable)

Signature

Date

 / /

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

Please sign and return this form to:

Post IOOF, Reply Paid 264, Melbourne, VIC 8060

Email clientfirst@ioof.com.au

Telephone 1800 913 118

Facsimile 03 8614 4431

Trustee IOOF Investment Management Limited, ABN 53 006 695 021, AFSL 230524

1 February 2020

Direct Debit Request (DDR) service agreement

Please retain this service agreement for your records.

Direct Debit Request facility

- In addition to making one-off contributions, as a member of IOOF you have the opportunity to make a one-off contribution or implement a Regular Contribution Plan through a DDR arrangement.
- The DDR arrangement enables you to instruct the Trustee – IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524, 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.

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

One-off contribution

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 Contribution Plan

Deposits will be deducted from your financial institution account on the 28th day of each month, or nearest business day after the 28th day of the month (for Pursuit Core and IOOF Portfolio Service), or on the 10th day of the month, or the nearest business day after the 10th (for LifeTrack), 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 or dispute in relation to your DDR arrangement, please contact the Manager, Customer Care, IOOF Investment Management Limited, Reply Paid 264, Melbourne VIC 8060. Phone: 1800 913 118.

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

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
- 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.