

# Additional Deposit and Regular Investment Plan Form

## Platinum Investment Bond

Please **PRINT** clearly in **BLACK** or **BLUE** pen keeping well within the boxes. Use crosses in the boxes marked with an "X".

### 1. Investor Details

Policy number

Name in full

Residential address (not a PO Box)

Suburb  State

Postcode     Country

Email

Mobile  Phone

### 2. Investment Details

Total Deposit Amount \$

I will be paying my investments by:

- BPAY®** – Biller Code 899138 – for details of your Customer Reference number, please call our Investor Team on 1800 670 638 or refer to your Investment Statement issued annually.
- DIRECT DEBIT** – please complete Step Three confirming the frequency of the Direct Debit and also your financial institution account details at Step Four.

### 3. Direct Debit Details

Please confirm if the request is to  Initiate  Change  Cancel

At least 3 business days notice is required for all requests. For Regular Investments the minimum monthly investment is \$50 per month for the Platinum Investment Bond.

#### Option 1 - Once Only

Once Only Amount \$           Collection date for direct debit   /   /

#### OR Option 2 - Regular ongoing investment plan (continues indefinitely until otherwise advised in writing by the policy owners)

**Regular Investments** – please indicate frequency below

Monthly  Quarterly  Annually

Amount \$

Start date for direct debit 1 5 /   /

#### 4. Financial Institution Account Details

Bank Name	<input type="text"/>	Branch	<input type="text"/>
Branch Number (BSB)	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>	Account Number	<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"/>
Account name	<input type="text"/>		

By signing and/or providing us with a valid instruction in this Direct Debit Request Form:

- I/we confirm that I/we am/are authorised to operate the nominated financial institution account.
- I/we request and authorise with Lifeplan Australia Friendly Society Limited (Lifeplan), User ID 26445, to debit funds through the Bulk Electronic Clearing System (BECS) according to the details specified above from my/our nominated financial institution account.
- I/we have read, understood and agree to the terms and conditions set out in this Direct Debit Request Form and in the [Direct Debit Request Service Agreement](#).
- I/we acknowledge and agree this direct debit arrangement is governed by the Direct Debit Request Service Agreement.
- I/we agree to indemnify Lifeplan against all losses, costs, damages and liability (including, without limitation, legal costs and expenses on a full indemnity basis) that Lifeplan may suffer as a result of my/our breach of the Direct Debit Request Service Agreement, or providing an invalid or non-binding direct debit request or Lifeplan otherwise acting upon any unauthorised direct debit request. This indemnity is a continuing obligation, separate and independent from other obligations and survives termination of this agreement. It is not necessary for Lifeplan to incur expenses or make payment before enforcing this right of indemnity. I/we agree to pay Lifeplan all or any sum due without deduction or set-off. This indemnity does not apply to the extent of any fraud, negligence or breach of trust by Lifeplan.

#### Direct Debit Authority

Signature of Account Owner 1

Signature of Account Owner 2

#### 5. Option selection

As per my default investment allocation

OR Please specify the amount you wish to invest in each option.

Platinum Asia Fund

\$  or  %

Platinum International Fund

\$  or  %

TOTAL \$  or  %

Total % must equal 100%. Total \$ must equate to the Total Deposit Amount \$ entered above in Step Two.

**Notes:** Details of the current options are available in the Product Disclosure Statement or online at [australianunity.com.au/platinum](http://australianunity.com.au/platinum).

If no option is selected, your default investment allocation will apply. At least three business days notice is required.

This will become your default investment allocation for all future contributions and withdrawals, unless you advise us otherwise.

Refer to Additional information within the PDS.

## 6. Declaration and Signature(s)

- I/We confirm that I/we have a copy of the current Product Disclosure Statement (PDS) and that I/we have read, understood and retained for future reference.
- I/We acknowledge that the Direct Debit arrangement (if applicable) is governed by the terms of the Direct Debit Request Service Agreement that is available on request.

### Investor 1 signature

Signed in accordance with the account authority on your account

Name of Investor 1

Date   /   /

### Investor 2 signature

Signed in accordance with the account authority on your account

Name of Investor 2

Date   /   /

## Return by email

Send completed form together with identification documents where relevant.

[platinuminvestmentbond@australianunity.com.au](mailto:platinuminvestmentbond@australianunity.com.au)

### Contact us

Australian Unity  
Investment Bonds  
GPO Box 4397  
Melbourne VIC 3001  
[australianunity.com.au/platinum](http://australianunity.com.au/platinum)

### Investor Services

[platinuminvestmentbond@australianunity.com.au](mailto:platinuminvestmentbond@australianunity.com.au)  
1800 670 638

### Adviser Services

[investmentbonds@australianunity.com.au](mailto:investmentbonds@australianunity.com.au)  
1300 133 285

# Direct Debit Request Service Agreement

This is your Direct Debit Request Service Agreement with Lifeplan Australia Friendly Society Limited (Lifeplan), User ID 26445, ABN 78 087 649 492. It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider.

Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request and should be read in conjunction with your Direct Debit Request authorisation. If you require a copy of this Direct Debit Service Agreement, please contact us (see below in the section 'Notice' for our mailing address).

The terms for this Direct Debit Service Agreement are for the purpose of an investment into the Platinum Investment Bond by:

- 1) Initial contribution by direct debit, or
- 2) Regular Investment Plan.

## Definitions

**account** means the account held at your nominated Australian 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.

**business day** means a day other than a Saturday or a Sunday or a public holiday in Melbourne.

**debit day** means the day that payment from you to us is due.

**debit payment** means a particular transaction where a debit is made.

**Direct Debit Request** means the written, verbal or online request between us and you to debit funds from your account.

**our, us or we** means *Lifeplan Australia Friendly Society Limited*, (the Debit User) you have authorised by requesting a Direct Debit Request.

**PDS** means the offer document to which this agreement is incorporated by reference and which sets out the terms of the offer of the fund.

**fund** means the Platinum Investment Bond.

**you or your** means the customer who has signed the 'Direct Debit Request' section.

**your financial institution** means the Australian financial institution as nominated by you on the Direct Debit Request at which the account is maintained.

## Our commitment to you

- By signing the '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.
- We will only arrange for funds to be debited from your account as authorised in the *Direct Debit Request*.
- Where you request a one off debit, the payment will be drawn from your nominated account after we accept your application.

- For regular debits, payment will normally start to be drawn from your nominated account from the 15th day of the month following the date we receive your application (e.g. for an application received on 1 March, the first deduction will occur on 15 March).
- Where the due date for a drawing falls on a non-business day, it will be drawn from your account on the next business day. If you are unsure about which day your account has or will be deducted you should ask your financial institution.
- We may vary any terms of this agreement or a *Direct Debit Request* at any time by giving you at least fourteen (14) days written notice sent to the preferred email/address you have given us in the *Direct Debit Request*.
- We will keep the details of your nominated account and financial institution private and confidential.
- We will investigate and deal promptly with any queries, claims or complaints regarding debits.

## Your commitment to Lifeplan (us)

- It is your responsibility to check with your financial institution to confirm that direct debits are available on your account through the Bulk Electronic Clearing System (BECS) as direct debit may not be available on all accounts.
- 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) we may charge you reasonable costs incurred by us on account of there being insufficient funds; and
  - (c) you must arrange for the debit payment to be made by another method or arrange for sufficient cleared funds to be in your account by an agreed time so that we can process the debit payment.
- It is your responsibility to ensure that the authorisation at the 'Direct Debit Request' section of this Application Form matches the signing instructions on your financial institution account.
- It is your responsibility to ensure that there are sufficient cleared funds in your financial institution account to allow a debit payment to be made on the drawing date in accordance with the 'Direct Debit Request'. We may reject your application if we are unable to draw funds from your financial institution.
- It is your responsibility to cover any charges resulting from the use of the direct debit program. This may include transaction fees charged by us or your financial institution due to a dishonoured drawing.
- It is your responsibility to check your account details which you have provided to us are correct by checking them against a recent account statement from your financial institution.
- It is your responsibility to check with your financial institution before completing the 'Direct Debit Request' section of this Application Form, if you have any queries about how to complete the *Direct Debit Request*.
- It is your responsibility to check your account statement to verify that the amounts debited from your account are correct.

## Changes to the arrangement

If you want to make changes to the drawing arrangements, please notify us in writing (see below section 'Notice' for our mailing address), at least five (5) business days prior to the drawing date. You can also contact your own financial institution, which must act promptly on your instructions. These changes may include:

- deferring the drawing;
- altering the details of the drawing;
- stopping an individual debit; or
- cancelling the *Direct Debit Request* completely.

## Enquiries

All your personal customer information held by us will remain confidential, except for information that may be provided to our financial institution to initiate the drawing to your nominated account, or information that may be disclosed to a third party as required by law. Information may also be provided to any entity within the Australian Unity Group to enable the *Direct Debit Request* to be effected as required by law.

## Disputes

- If you believe there has been an error in debiting your account, you should notify us directly in writing by emailing us at [platinuminvestmentbond@australianunity.com.au](mailto:platinuminvestmentbond@australianunity.com.au) or contacting us on 1800 670 638 (see below section 'Notice' for our mailing address) and then confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly.
- If we conclude, as a result of our investigations that your account has been incorrectly debited, we will respond to your query by arranging within a reasonable period 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.
- 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 reasons and any evidence for this finding in writing.
- If you do not receive a satisfactory response from us, then please follow up with your financial institution regarding your claim.
- You will receive a refund of the drawing amount if we cannot substantiate the reason for the drawing.

## Confidentiality

- 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.
- We will only disclose information that we have about you:
  - (a) to the extent specifically required by law; or
  - (b) for the purposes of this agreement (including disclosing information in connection with any query or claim).

## Notice

- If you wish to notify us in writing about anything relating to this agreement, you should write to:

Australian Unity – Investment Bonds  
Reply Paid 93753  
Melbourne VIC 8060  
(postage paid)  
or email us at  
[platinuminvestmentbond@australianunity.com.au](mailto:platinuminvestmentbond@australianunity.com.au)
- We will notify you by:
  - (a) sending a notice in the ordinary post to the address you have given us in this Application Form to the PDS; or
  - (b) by sending a notice electronically to the email address you have given us in the Application Form to the PDS.
- Any notice received after 2.00pm in our Melbourne office on any Melbourne Business Day will be deemed to have been received on the next Melbourne Business Day.