

# Direct Debit Request Form

## Investment Bonds

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

Title	<input type="checkbox"/> Mr <input checked="" type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss	Date of birth	<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"/>
Name in full	<input type="text"/>		
Residential address (not a PO Box)	<input type="text"/>		
Suburb	<input type="text"/>	State	<input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Country	<input type="text"/>
Phone	<input type="text"/>	Mobile	<input type="text"/>
Email	<input type="text"/>		

## 2. Investment Details

Investment number         Commencement date   /   /    

## Investment Option Selection

Amount \$           per ☒ Fortnight ☒ Month ☒ continuing until written cancellation is received

### Option Code

[illegible]

Notes:

Details of the current options are available in the Product Disclosure Statement or online at [australianunity.com.au/wealth](http://australianunity.com.au/wealth). If no option is selected the current investment option will apply. At least three business days notice is required.

### 3. Request and Authority to debit

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), to be debited from my/our nominated account. If you would like us to deduct your investment directly from your nominated Australian financial institution account or you have selected the Regular Savings Plan, please complete the section below.

### 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"/>		

### 5. Declaration and Signature(s)

By signing and/or providing us with a valid instruction in respect to your Direct Debit Request you confirm that:

- I/We confirm that I/we have a copy of the current Product Disclosure Statement and that I/we have read, understood and retained for future reference.
- I/We acknowledge that I have read the Client Service Agreement and that I have retained a copy for future reference.
- I/We are authorised to operate the nominated 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 Australian financial institution account.
- I/We have read, understood and agree to the terms and conditions set out in this Request and in the Direct Debit Request Service Agreement attached to this Form.
- I/We acknowledge and agree this Direct Debit arrangement is governed by the Direct Debit Request Service Agreement.
- I/we agree to indemnify Australian Unity against all losses, costs, damages and liability (including, without limitation, legal costs and expenses on a full indemnity basis) that Australian Unity 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 Australian Unity 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 Australian Unity to incur expenses or make payment before enforcing this right of indemnity. I/We agree to pay Australian Unity 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 Australian Unity.

#### Account owner 1 signature

Signed in accordance with the account authority on your account

Name and address of account owner 1

Contact details: As above

Phone

Email

Date  /  /

#### Account owner 2 signature

Signed in accordance with the account authority on your account

Name and address of account owner 2

Address

Phone

Email

Date  /  /



#### Return by email

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



#### Post

(together with any identification documents where relevant)

**Australian Unity - Investment Bonds, Reply Paid 93753 Melbourne VIC 8060**  
(no stamp required if mailed in Australia)

If posting from outside of Australia, please send to:  
**GPO Box 4397 Melbourne VIC 3001**

#### Contact us

- Australian Unity  
GPO Box 4397 Melbourne VIC 3001
- [australianunity.com.au/wealth](http://australianunity.com.au/wealth)

#### Investor Services

- [enquiries@australianunity.com.au](mailto:enquiries@australianunity.com.au)
- 1300 1300 38

#### 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.

## 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 listed throughout Australia.
- **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 Direct Debit Request between us and you.
- **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 document to which this agreement is incorporated by reference and which sets out the terms of the offer of the fund.
- **fund** means 10Invest.
- **you or your** means the customer who has signed the Direct Debit Request.
- **your financial institution** means the Australian financial institution as nominated by you on the Direct Debit Request at which the account is maintained.
- It is your responsibility to ensure that the authorisation at Section 4 'Financial Institution Account Details' this Direct Debit Form matches the signing instructions on your nominated Australian financial institution account.
- It is your responsibility to ensure that there are sufficient cleared funds in the nominated Australian financial institution account on the drawing date. We may reject your request to change Direct Debit if we are unable to draw funds from your nominated Australian financial institution.
- If there are insufficient clear 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 clear funds to be in your account by an agreed time so that we can process the debit payment.
- 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 nominated Australian financial institution due to 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 Australian financial institution.
- It is your responsibility to check with your financial institution before completing Section 4 'Financial Institution Account Details' of this Direct Debit Request 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.

## Our commitment to you

- By signing a 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 within 10 days from the date you specified in this form.
- 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 nominated Australian financial institution to confirm that direct debits are available on your account as direct debiting through the Bulk Electronic Clearing System (BECS) may not be available on all accounts.

## 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 fourteen (14) 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.

# Direct Debit – Request Service Agreement

## Disputes

- If you believe there has been an error in debiting your account, you should notify us directly in writing by mail or by emailing us at [enquiries@australianunity.com.au](mailto:enquiries@australianunity.com.au) or contacting us on 13 29 39 (option 4). Alternatively you can contact your financial institution for assistance. (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* with 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 nominated Australian 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 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  
GPO Box 4397 Melbourne VIC 3001  
or email us at [enquiries@australianunity.com.au](mailto:enquiries@australianunity.com.au)
- We will notify you by:
  - a) sending a notice in the ordinary post to the address you have gave us in the 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 will be deemed to have been received, when it is received prior to 2:00pm (AEST) in our Melbourne office on the third business day after posting (by ordinary post) or on the same business day as it is emailed (if the notice is sent electronically).