

3. SIGNING SECTION

All borrowers must sign below.

For company or company trustee borrowers, either two directors, or one director and the secretary OR the sole director and the secretary must sign.

Indicate your company capacity by marking the appropriate box below your signature.

Signature of **Borrower, Trustee Borrower or Director**

Date (dd/mm/yy)

Full name (please print)

Company Officer: please indicate company capacity

Director Sole Director

Signature of **Additional Borrower, Trustee Borrower, Director or Company Secretary**

Date (dd/mm/yy)

Full name (please print)

Company Officer: please indicate company capacity

Director Company Secretary

4. DIRECT DEBIT REQUEST – MANDATORY

When you link your SMA Account you must authorise BTS to manage all direct debits from your nominated bank account. The linked bank account attached to your SMA Account will change to your BT Margin Loan account.

BTS will debit or credit this account according to BT Margin Loan terms and conditions and your instructions whether they be written, over the telephone or online. Your nominated bank account will be linked to your BT Margin Loan for future debit and/or credit instructions.

At least one of the account signatories must be a borrower to the BT Margin Loan and all bank account holders must sign.

I/We give permission that you withdraw funds from my/our account with the following financial institution:

Name of financial institution

Branch name

BSB number

Account number

Account holder's name(s)

4A. MONTHLY VARIABLE INTEREST

An amount equal to the monthly interest charge on your BT Margin Loan will be debited from the nominated account on the first business day of each month. In most instances, this will be a variable sum.

Do you want to direct debit the monthly interest amount?

Yes No

4B. INITIAL INVESTMENT AMOUNT INTO THE SMA

This is the amount you contribute from your nominated bank account plus the amount you borrow (draw down from your BT Margin Loan).

Initial Contribution <i>Debited from your nominated bank account</i>	\$
Initial loan draw down	\$
Total initial investment amount	\$

The total amount selected will be invested into your SMA Account and will be split across your investments as per your nominated weightings.

4C. REGULAR MONTHLY INVESTMENT AMOUNT

This is the amount you invest every month (this will be debited from your nominated bank account on the 15th of every month).

Monthly Contribution <i>Debited from your nominated bank account</i>	\$
Monthly loan draw down	\$
Total monthly investment amount	\$

4D. FEE OFFSET — OPTIONAL

Use this section if you would like us to direct debit your bank account to top up your SMA Cash account each time a fee payment is made. If not, fees will be paid from your cash holding.

Use bank account nominated in section 4

Use the bank account nominated below

At least one of the account signatories must be a borrower to the BT Margin Loan and all bank account holders must sign.

I/We give permission that you withdraw funds from my/our account with the following financial institution:

Name of financial institution

Branch name

BSB number

Account number

Account holder's name(s)

4E. INCOME PAYMENT — OPTIONAL

Use this section if you would like to have your income (interest and dividends) paid to a nominated bank account, your BT Margin Loan or to be reinvested.

Reinvested

Paid to my BT Margin Loan

Paid to my bank account as nominated in section 4

Paid to my bank account below

At least one of the account signatories must be a borrower to the BT Margin Loan and all bank account holders must sign.

Name of financial institution

Branch name

BSB number

Account number

Account holder's name(s)

4F. SIGNING SECTION

I/We confirm that I/we am/are the primary account holder or authorised signatory for funds to be deducted from or credited to this nominated bank account through the Bulk Electronic Clearing System. In addition to the amounts specified by me/us under debit instructions above, I/we authorise BT Margin Lending to debit the account with an amount required to pay off the total amount or part of it owing under the BT Margin Loan. I/We acknowledge that this direct debit arrangement is governed by the Direct Debit Terms set out in 5 below. I/We authorise BTS to confirm my/our account details with the financial institution above.

For Company or Company Trustee account holders, either two Directors, or one Director and the Secretary, or the Sole Director and Secretary must sign. Please indicate your company capacity by marking the appropriate box below your signature.

Signature of **Bank Account Holder 1**

Date (dd/mm/yy)

Signatory's full name (please print)

Title

Director Sole Director and Secretary

Signature of **Bank Account Holder 2**

Date (dd/mm/yy)

Signatory's full name (please print)

Title

Director Company Secretary

5. DIRECT DEBIT TERMS

This sets out the terms on which you have authorised BTS to arrange for amounts payable to BTS to be made by deduction from your account at your Financial institution in accordance with this Direct Debit Request. At least one of the account signatories must be a party to the BT Margin Loan.

Our rights

- Where the drawing date falls on a non business day we will draw the amount on the next business day. If at any point you are uncertain as to when the debit will be processed to your Nominated Bank Account you should contact your Financial Institution.
- We will not change the amount or frequency of drawings without your prior instructions except when we debit the account to recover the total amount or part of it owing under the BT Margin Loan Facility.
- We reserve the right to cancel the BTS Direct Debit Plan drawing arrangements if three or more drawings are returned unpaid by your nominated Financial Institution and any monies owing will be added to your loan unless alternate instructions are received.
- You should check your account details provided against a recent statement from your nominated Financial Institution to ensure they are accurate. If you are uncertain about your account details or the availability of the BTS Direct Debit Plan in relation to your account, you should check with your Financial Institution as direct

debiting through the Bulk Electronic Clearing System may not be available on all accounts.

- We will keep all information pertaining to your nominated account at the Financial Institution, private and confidential. However, Westpac Banking Corporation may require BTS to provide that information to it in connection with a claim made on it relating to an incorrect or wrongful debit or credit.

Your rights

- You may terminate the BTS Direct Debit Plan drawing arrangements at any time or stop any individual drawing by giving written notice to us or your Financial Institution at least 14 business days prior to the next drawing.
- You may defer or suspend deductions to the BTS Direct Debit Plan for up to 3 months or alter the details of your BTS Direct Debit Plan by giving written notice to us or your Financial Institution at least 10 business days prior to the next drawing.
- If you want to change the drawing amount and/or frequency of your BTS Direct Debit Plan, written notification signed by all signatories to the bank account and who are not the borrowers to the BT Margin Loan Facility, must be received by us at least 10 business days prior to the next drawing.
- If you consider that an amount under Debit Instructions above has been initiated incorrectly you should take the matter up directly with us.
- We will give you at least 14 business days notice in writing of any changes to the terms of the drawing arrangements.
- If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with us by contacting BT Margin Lending on **1800 816 222**. Alternatively, you may direct any claims to your Financial Institution.
- **Your commitment to us, your responsibilities**
- It is your responsibility to ensure that sufficient funds are available in the nominated account to meet a drawing on its due date.
- It is your responsibility to ensure that the authorisation given to draw on the nominated account, is identical to the account signing instruction held by the Financial Institution where the account is based.
- It is your responsibility to advise us if the account nominated by you under the BTS Direct Debit Plan drawing is transferred or closed.
- It is your responsibility to arrange with us a suitable alternate payment method should:
 - your facility be cancelled as a result of unpaid monies;
 - your facility be cancelled by either yourself or your nominated Financial Institution.

! Special note:

If you are not the borrower of the BT Margin Loan, you may not have any control over the operation of the loan, and therefore the amount of interest that will be debited from your bank account or any amount that is debited to pay off the total amount or part of it owing under the BT Margin Loan. The size of the loan may vary and BTS will not advise you if the borrower varies the size of the loan.

Additionally in order to verify your signature, you may be required to submit a copy of your Drivers Licence or Passport that has been certified by a Justice of the Peace or Solicitor. If you would like to link additional bank accounts to the loan complete a separate Direct Debit Request form for each bank account. These forms are available on www.bt.com.au.

Submitting this form.

The **original** form must be sent to:

✉ mail BT Margin Lending
GPO Box 3917,
Sydney NSW 2001

BT Margin Lending will not accept a faxed Direct Debit Request form.



BT Margin Lending Authorised Representative Form

Use this form to nominate additional people to operate your BT Margin Loan Facility on your behalf. With the exception of receiving a margin call (which will be directed to the Margin Call Contact), an authorised representative can do anything you are able to do under your BT Margin Loan Facility (including but not limited to increasing the loan, buying and selling investments and changing your contact details). You may provide us with a written request to terminate this appointment at any time. Your authorised representative must be an Australian resident for tax purposes.

FORM INSTRUCTIONS

QUESTIONS?

If you have any questions regarding completing this form, and:

You are the borrower:

- call BT Customer Relations Consultants on 1800 816 222, or
- email us at client.marginlending@btfinancialgroup.com

You are the nominated financial adviser:

- Please call BT Adviser Relations on 1800 671 409, or
- Email us at adviser.marginlending@btfinancialgroup.com

Phone lines are available Mon–Fri from 8.00am to 6.30pm (Sydney time).

BORROWER'S DETAILS

Borrower's name(s)

Borrower's BT Margin Lending Client Code

 -

Borrower's SMA account number

S M A

A. DETAILS OF AUTHORISED REPRESENTATIVE

Title

Mr Mrs Miss Ms Other

Given name(s) (include first and middle names)

Surname

Date of birth (dd/mm/yyyy)

 / /

Drivers licence number

State of issue

Home phone number

Mobile phone number

Work phone number

Fax number

Email address*

* In the future, BT may elect to email correspondence to you.

Current residential address (PO Box is not acceptable)

 State Postcode

Relationship to the borrower(s)

Are you an existing Westpac customer?

Yes No

If **Yes**, select and complete ONE of the following forms of identification. Note that the name of the account identification must be the same name you have provided above.

Westpac account details

BSB number

Account number

Account holders name(s)

OR Westpac customer number

If **No**, to meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, we must identify customers before we provide a service. Refer to the proof of identification form included, for a list of acceptable documentation and eligible certifiers.

B. SIGNING SECTION

By signing this form, I/we agree that:

- BT Margin Lending is authorised to provide any information in relation to my/our BT Margin Loan Facility to the authorised representative/s and can assume that each authorised representative/s has the authority to operate the loan independently.
- BT Margin Lending may verify instructions received from the authorised representative/s but is not obliged to do so.
- I/we will ratify any action taken by the authorised representative/s in accordance with this authority.
- The nominated authorised representative confirms that they are an Australian resident for tax purposes.

For company or company trustee borrowers, either two directors, or one director and the secretary OR the sole director and the secretary must sign. Indicate your company capacity by marking the appropriate box below your signature.

Signature of **Authorised Representative**

Full name of **Authorised Representative** *(please print)*

Signature of **Borrower 1**

Full name of Borrower 1 *(please print)*

Director Sole Director and Secretary

Signature of **Borrower 2**

Full name of Borrower 2 *(please print)*

Director Company Secretary

Date (dd/mm/yyyy)

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