



#### 4. DIRECT DEBIT REQUEST ACCOUNT DETAILS

Account holder(s) must complete this Section if you want us to debit an account with your financial institution. Only Australian bank account details will be accepted.

Cross the appropriate box (X).

The following account will be debited for regular monthly contributions to your Regular Investment Plan and additional investments.

- Debit bank account on file. (Only available where Direct Debit Request previously received.)
- If setting up a Direct Debit Request or amending existing financial institution account details, provide account details below.

Name of financial institution

Branch name

BSB number

Account number

Account name

#### ALL BANK ACCOUNT SIGNATORIES MUST SIGN AND DATE BELOW

##### Direct Debit Authority

By signing this Direct Debit Request, I/we:

- authorise Westpac Financial Services Limited ABN 20 000 241 127 (User ID 012419) to, until further notice, arrange for funds to be debited from my/our account at the financial institution identified above through the Bulk Electronic Clearing System
- acknowledge that this direct debit arrangement is governed by the terms of the Direct Debit Request Service Agreement on the following page.

##### Where the investor is not the nominated bank account holder:

I/We consent to the investor(s) increasing amounts or making additional investments without further approval from me/us.

If you **do not** agree with this declaration, please cross (X) this box.

In the case of company signatories, two directors, or a director and a company secretary, must sign unless a sole director and sole secretary.

▶ Signature of Account holder **A** or company officer Date (DD/MM/YYYY)

Signatory name

Company signatories must indicate their company title

Director or  Sole director and sole secretary

▶ Signature of Account holder **B** or company officer Date (DD/MM/YYYY)

Signatory name

Company signatories must indicate their company title

Director or  Company secretary

#### 5. REGULAR INVESTMENT PLAN DETAILS

Which is the preferred day of the month for your contribution to be taken from your nominated account? On or around:  5th  19th

What month do you want your Regular Investment Plan to start?

Note: If you do not indicate otherwise, your Plan will commence as soon as possible.

#### 6. INVESTORS DECLARATION AND SIGNATURE

By signing this form, I/we:

- acknowledge that I/we have read and understood the current BT Investor Choice Funds PDS to which this Direct Debit/Regular Investment Plan request relates and I/we agree to be bound by the PDS and the relevant constitution(s), each as amended from time to time
- declare that all the details given in this Direct Debit/Regular Investment Plan request are true and correct.

Joint applicants must all sign unless we have received prior instructions from all investors that any can sign solely.

#### ALL INVESTORS MUST SIGN AND DATE THIS FORM

If signing under a power of attorney, you verify that, at the time of signing, you have not received notice of revocation of that power. Please provide an originally certified copy of the power of attorney including the appointed power of attorney's signature, if not already provided to us.

In the case of company signatories, two directors, or a director and a company secretary, must sign unless a sole director and sole secretary.

▶ Signature of Investor **A** or company officer Date (DD/MM/YYYY)

Signatory name

Company signatories must indicate their company title

Director or  Sole director and sole secretary

▶ Signature of Investor **B** or company officer Date (DD/MM/YYYY)

Signatory name

Company signatories must indicate their company title

Director or  Company secretary

## 9. DIRECT DEBIT REQUEST SERVICE AGREEMENT

By completing the Direct Debit Request that forms part of the application form, you will be providing us with the ability to debit your nominated account and transfer the amount you request to your investment. This agreement sets out the terms on which you authorise us to deduct from your account with your financial institution any amounts that become payable to an investment with us.

### Direct Debit arrangements

- for initial applications made by completing a Direct Debit Request, we will debit the amount(s) nominated from your account generally within two days of receiving a valid application
- for subsequent investments, when we receive a valid instruction either by phone, letter or over the internet, we will debit your account generally within two days of receiving the instructions (provided we have previously received a valid Direct Debit Request)
- a valid instruction will be an instruction given by you or from a person nominated by you to provide such instructions.

### Regular Investment Plan arrangements

- for investments made under a Regular Investment Plan, we will debit your account on or around the date you have chosen — either the 5th or the 19th of each month
- where the due date falls on a non-business day, we will draw the amount on the next business day. If you are uncertain as to when the debit will be processed to your nominated account, you should enquire directly with your financial institution where the account is based.

### Your responsibilities

It is your responsibility to:

- ensure that your financial institution allows direct debits on your nominated account
- ensure that your nominated account details are correct, and if uncertain, to check with your financial institution before completing the Direct Debit Request
- ensure that sufficient cleared funds are available in your nominated account by the due date to permit payments under the Direct Debit Request. Please check with us if you are uncertain when debits will be processed to your account
- ensure that the authorisation given to draw on your nominated account is identical to the account signing instruction held by your financial institution where the nominated account is based
- advise us if your nominated account is transferred or closed or your nominated account details change
- arrange with us a suitable alternate payment method if the drawing arrangements are cancelled either by you or your financial institution.

### Your rights

- you may cancel, alter, defer or suspend your Direct Debit Request, or stop or suspend an individual debit from taking place, by calling BT Customer Relations on 132 135, from 8.00am to 6.30pm (Sydney time), Monday to Friday. In some cases we will require your written confirmation
- you must notify us at least seven business days before the next scheduled debit to ensure changes are effective that month. Notification received after that time may result in your changes taking effect in the following month. You may also be able to stop an individual debit by contacting your own financial institution. You may be liable for financial institution charges if you do this — the financial institution should have information on these
- if you have any questions or concerns about your Direct Debit Request, such as where you consider that a drawing has been initiated incorrectly, you should take the matter up directly with us by phoning BT Customer Relations on 132 135, from 8.00am to 6.30pm (Sydney time), Monday to Friday.

### Our commitment to you

- we will only change the amount of the payment under the Direct Debit Request on receipt of a valid instruction
- we will only vary the terms of this agreement after giving you 30 days notice in writing
- we reserve the right to cancel your drawing arrangements if two or more consecutive drawings are returned unpaid by your nominated financial institution. Standard government fees, duties and bank charges (including dishonour fees and conversion costs) may apply to investments. These are paid by the investor
- we will keep all your records and information pertaining to your nominated account at the financial institution private and confidential, except where you have made a claim relating to a debit you claim has been made incorrectly, or wrongfully, in which case Westpac Banking Corporation ABN 33 007 457 141 (as our sponsor in the Bulk Electronic Clearing System) may require us to provide this information to them in connection with your claim to the extent necessary to resolve your claim.

Please note that this form cannot be faxed unless we have a signed Facsimile Facility Authority on file. You can mail your completed form to:

**BT Financial Group**  
**GPO Box 2675**  
**SYDNEY NSW 2001**