

- a valid instruction will be an instruction given by you or from a person nominated by you to provide such instructions
- for investments made under a Regular Contribution Plan, we will debit your account on or around 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.

OUR COMMITMENT TO YOU

- we will only change the amount of the payments 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 Regular Contribution Plan 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. If your direct debit is returned unpaid, we may charge you a dishonour fee of \$20 (in addition to our bank's dishonour fee). You should advise us of an alternative payment method
- 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.

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, Monday to Friday from 8.00am–6.30pm (Sydney time). 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, Monday to Friday from 8.00am to 6.30pm (Sydney time). We will try to resolve your concern over the phone when you call. If your concern is not resolved, you may write to our Complaints Officer, BT Financial Group, GPO Box 2675, Sydney NSW 2001. We will let you know that we have received your complaint, and the complaints officer will try to resolve the situation within 30 days. If you are still not satisfied, you can contact the Financial Industry Complaints Service, an externally managed complaints resolution scheme, of which we are a member, on (03) 9629 7050 or Australian Securities and Investments Commission.

YOUR RESPONSIBILITIES

It is your responsibility to:

- 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

- ensure that your financial institution allows direct debits on your nominated account, and if uncertain, to check with your financial institution before
- completing the Direct Debit Request.
- ensure that your nominated account details are correct, and if uncertain, to check with your financial institution before completing the Direct Debit Request.

4. DECLARATION AND SIGNATURE

This section needs to be signed by different people depending on who is making a direct debit contribution:

Personal contributions — you must sign below.

Spouse contributions — contributing spouse must sign below.

Employer contributions — your employer must sign below.

ALL BANK ACCOUNT SIGNATORIES MUST SIGN AND DATE THIS FORM.

Direct Debit Authority

I/We authorise BT Funds Management Limited ABN 63 002 916 458 (User ID 0001538) and Westpac Securities Administration Limited ABN 77 000 049 472 (User ID 0001538) to, until further notice, arrange for funds to be debited from my/our account at the institution identified above through the Bulk Electronic Clearing System.

I/We acknowledge that this direct debit arrangement is governed by the terms of the BT Superannuation Investment Fund and BT Superannuation Savings Fund Direct Debit Request service agreement above.

Do not allow increases or additional investments without my/our consent

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

Signature of account holder A

Date (dd/mm/yy)

Signatory's full name *(please print)*

Company signatories must indicate their company title.

Director Sole Director/Sole Secretary

Signature of account holder B

Date (dd/mm/yy)

Signatory's full name *(please print)*

Company signatories must indicate their company title.

Director Company Secretary

You can submit this form by:

✉ mail BT Financial Group
GPO Box 2675
Sydney NSW 2001