



BT Superannuation Investment Fund BT Superannuation Savings Fund Additional Contributions and Direct Debit Request

BT Contact Centre © 132 135 (8am–6.30pm Mon-Fri, Sydney time)

BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 RSE L0001090 is the Trustee of BT Superannuation Investment Fund ABN 39 827 542 991 RSE R1001327. Westpac Administration Securities Limited ABN 77 000 049 472 AFSL 233731 RSE L0001083 is the trustee of BT Superannuation Savings Fund ABN 83 835 373 437 RSE R1003963.

- The information collected on this form is subject to the BT Privacy Policy which is available on www.bt.com.au.
- Use this form to make an additional contribution into either the BT Superannuation Investment Fund and/or BT Superannuation Savings Fund or to request a direct debit for additional contributions. These funds are closed to new members. You must be an existing member of one of the funds and you may only make an additional contribution to a fund in which you are already a member.

Complete this form using **black pen** – print in clear **CAPITAL LETTERS**

1. INVESTOR DETAILS

Investor number

C

Title

Mr Mrs Miss Ms Other

Given name(s)

Surname

Date of birth (dd/mm/yyyy)

/ /

Gender

Male Female

Daytime phone number

()

Mobile phone number

Check this box to receive an SMS confirmation once your additional/one off contribution has been processed.*

Email address**

* BT provides this service free of charge. An SMS confirmation message will only be sent to an Australian mobile number. In the future, BT may choose to send you an SMS confirmation for other transactions as and when they occur. For full terms of service, please go to bt.com.au

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

2. INVESTMENT CHOICE DETAILS

A How will your additional contribution be made?
Note: Cash is not accepted.

Cheque

➤ Make cheques payable to:

'BTFG – WSI – <investor name>' for the
BT Superannuation Investment Fund

'BTFG – WSS – <investor name>' for the
BT Superannuation Savings Fund

Direct Debit

➤ If you have not previously completed a Direct Debit ('DD') Request Form or wish to change your DD account, please complete and sign the Direct Debit Request in Section 5. You must also sign Section 4.

Continued on next page ➤➤

B Specify the type and amounts of the contribution	Additional/one off contribution	Regular contributions (No minimum) Regular Contribution Plan per month per fund Payroll Deposit Employer Deposit Book Member Deposit Book
Personal contributions	\$	\$
Spouse contributions	\$	\$
Employer contributions	\$	\$
Contributions relating to CGT small business concessions	\$	An investor making regular contributions must complete Section 4 and (if applicable) Section 5.
Directed termination payments	\$	
Contributions from certain personal injury settlements or orders	\$	
ATO Superannuation Guarantee voucher	\$	
Rollovers from other superannuation funds — how many? <input type="checkbox"/>	\$	

C Regular Member Contributions
Please indicate below if you would like to make regular member contributions by either banking or mailing a cheque with a pre-completed deposit slip.
Member deposit slips
We will supply you with a member deposit book.

D Specify how amounts are to be invested	Additional/one off contribution You must be an existing member of the fund you are investing in.		Regular contributions You must be an existing member of the fund you are investing in.	
Portfolio name	\$	or	\$	%
BT Superannuation Investment Fund	\$	or	\$	%
BT Superannuation Savings Fund	\$	or	\$	%
TOTAL INVESTMENT	\$		100%	100%

Please **do not** increase my Regular Contribution Plan amount in line with inflation (CPI) each July

3. REGULAR CONTRIBUTIONS BY EMPLOYER
Complete this section only if you want your employer to make regular contributions to your investment. If completing this section please ensure to also complete section 2.

How will regular contributions by your employer be made?

Payroll deposit	<input type="checkbox"/> Your employer must have a payroll system compatible with CEMTEX
Employer Deposit slips	<input type="checkbox"/> Allows for contributions to be made by your employer by either banking or mailing a cheque with a pre-completed slip
Direct debit	<input type="checkbox"/> Make sure your employer also completes and signs the Direct Debit Request in Section 5

Name of employer

Date member commenced work with employer (dd/mm/yyyy)
/ /

Name of contact person at employer
eg payroll officer, HR manager etc

Job title of contact person

Daytime telephone number of contact person

Employer's mailing address

 State Postcode
 Country, if not Australia

EMPLOYER MUST SIGN AND DATE THIS FORMSignature of the **employer's authorised officer**

Date (dd/mm/yy)

Signatory's full name (*please print*)**4. INVESTOR SIGNATURE**

By signing this Form, I:

- acknowledge that this additional contribution arrangement is governed by the terms of the latest brochures for BT Superannuation Investment Fund and/or BT Superannuation Savings Fund as appropriate and the terms of the relevant Trust Deed, each as amended from time to time
- acknowledge that the Trustee and any person who is at any time a member of the Westpac Group may collect, use, disclose, and handle my personal information in accordance with the BT Privacy Policy
- declare that all the details given on this Form are true and correct
- declare that I am eligible to make superannuation contributions or have them made on my behalf and I will notify the Trustee immediately if at any time I do not meet these conditions.

Signature of **investor**

Date (dd/mm/yy)

Signatory's full name (*please print*)**5. DIRECT DEBIT REQUEST**

Only complete this section if you wish to make additional contributions by direct debit and have not previously completed a Direct Debit Request.

Who is making this contribution?

Personal contributions	<input type="checkbox"/> Complete your Bank account details in this section.
Spouse contributions	<input type="checkbox"/> The contributing spouse must complete their Bank account details in this section. The contribution must originate either from a Bank account owned by the contributing spouse or from a joint Bank account where the contributing spouse is one of the account holders.
Employer contributions	<input type="checkbox"/> Your employer will need to complete their Bank account details in this section.

The following Bank account will be debited for additional contributions when we receive instructions from you (eg via BT Online or BT Link or in writing) and for regular monthly contributions to a Regular Contribution Plan (where such a plan is set up):

Savings account Cheque Account

Account name(s)

Name of financial institution

Branch name

BSB number

Account number

Please sign and date on the space provided on the following page.

DIRECT DEBIT REQUEST SERVICE AGREEMENT

This agreement sets out the terms on which you authorise BT Funds Management Limited ABN 63 002 916 458 and Westpac Securities Administration Limited ABN 77 000 049 472 (referred to as 'we', 'our' or 'us' in this agreement) to arrange for amounts that become payable in relation to BT Superannuation Investment Fund and/or BT Superannuation Savings Fund (as relevant), to be made by deduction from your account with your financial institution.

DRAWING 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
- 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.

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

BT USE ONLY

You can submit this form by:

- mail BT Financial Group
GPO Box 2675
Sydney NSW 2001

Adviser stamp (please use black ink only)