

Shadforth Portfolio Service – Investment

25 February 2019

Direct Debit Request – Investment

Please complete these instructions in BLACK INK using CAPITAL LETTERS and ✓ boxes where provided.

You may use this form to debit your own bank account.

Request type New direct debit Change to existing direct debit Direct debit cancellation

Step 1: Client details

Account number
Title (Dr/Mr/Mrs/Ms/Miss) Surname
Given name(s)
Date of birth / /

Step 2: Financial institution details

Name of financial institution
Branch address
Suburb State Postcode
Account name
BSB - Account number

Step 3: Direct debit details

Direct debits will be processed on the first business day after the 16th of each month.

Month to begin / 2 0 Amount to be debited from account \$
Frequency Monthly Quarterly Half-yearly Yearly One-off

Please note: Complete Step 4 if you would like an Advice fee - upfront to be charged for this direct debit request.

Step 4: Advice fee – upfront

Up to a maximum of 5.5% (inclusive of GST) of each deposit.

Deposits received via the direct debit details as listed in Step 3 % (inclusive of GST)

- I authorise the Service Operator to charge the advice fee selected in this form against my account.
- The amount of any advice fee that is paid to my financial adviser, as agreed by me, will be an additional cost to me and charged against my account. An advice fee will not be charged unless I tell the Service Operator to do so.
- Any agreed advice fee will be charged to my account and paid in full to the financial adviser, until I instruct the Service Operator to cease payment.

Client signature Date / /

Adviser name

Licensee name

Contact name

AFS license number Adviser code Dealer code

Adviser signature Date / /

Step 5: Source of funds

Source of funds for this direct debit

- Income from Employment (e.g. regular and/or bonus)
- Investment Income (e.g. rent, dividends, pension)
- One-off payment (e.g. matured investment, court settlement, redundancy, inheritance)
- Sale of assets (e.g. shares, property)
- Windfall (e.g. gift, lottery winnings, gambling)
- Borrowed Funds
- Government benefits
- Other (please specify)

Step 6: Direct debit cancellation

Please cancel my direct debit from / / 2 0

Please note: We must receive your request to cancel your direct debit BEFORE the 11th of the month to ensure it can be cancelled on the date you have indicated.

Step 7: Request for debiting amounts to accounts by the direct debit system

I/We authorise Shadforth Portfolio Service (User ID 032105) to arrange for any amount to be debited through the Bulk Electronic Clearing System, with an account held at the financial institution identified in Step 2. This is subject to the terms and conditions of the DDR Service Agreement and any further instructions provided on this form.

Step 8: Client declaration

Important note: The Service Operator collects the information in this form in order to process your investment instructions. Any personal information provided in this form will be handled in accordance with the Service Operator's privacy policy, available at www.sfg.com.au/portfolio/privacy.

I/We consent to the collection and use of the above information by the Service Operator for the purposes specified. By signing this DDR, I/we acknowledge having read and understood the terms and conditions governing the debit arrangements between myself/us and Shadforth Portfolio Service – Investment, as set out in this request and in the DDR Service Agreement.

I/We authorise that for any subsequent one-off deposits or to increase or decrease a deposit amount nominated under this Direct Debit Request service agreement, I/we must provide valid instructions to the Service Operator by letter or via email either directly to the Service Operator or via my/our adviser.

Account holder signature 1

Date / /

Account holder signature 2¹

Date / /

¹ If you hold a joint account, please ensure the joint account holder signs here:

Please forward all correspondence and enquiries to

Post Shadforth Portfolio Service, GPO Box 264, Melbourne VIC 3001
Email portfolioservice@sfg.com.au
Telephone 1800 931 792
Web portfolio.sfg.com.au

Shadforth Portfolio Service – Investment

25 February 2019

Direct Debit Request (DDR) service agreement

Please retain this service agreement for your records.

Direct Debit Request facility

- The DDR arrangement enables you to instruct the Service Operator – IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFS Licence No. 230524, (User ID 032 105) to make one or more deductions from an account with a financial institution such as a bank, building society or credit union and credit the amount to your Cash Account.
- The DDR arrangement may not be available on the full range of accounts provided by financial institutions. You are advised to check with your financial institution as to its availability before nominating an account. You should check your account details against a recent statement from the financial institution.

IIML's service commitment

This agreement outlines our service commitment to you in respect of the DDR arrangements made between you and the Service Operator. It also sets out your rights and responsibilities.

By giving 14 days notice in writing to you, we may change the operation of your DDR facility.

Initial terms of the arrangement

Under the terms of the DDR arrangement entered into with you, we undertake to periodically debit from your nominated account with a financial institution, a specified amount or amounts for deposit into your Cash Account.

Drawing arrangements

Deposits will be deducted from your financial institution account on the first business day after the 16th of the month, in accordance with the frequency you have nominated.

If you are uncertain as to when a deduction will be made, please contact us. We may, in our absolute discretion, at any time by notice in writing to you, suspend or terminate the drawing arrangement.

Your rights

You have the right to change the arrangement as follows:

- You may stop an individual debit or cancel or suspend your DDR arrangement by giving written instructions to us or the relevant financial institution. If you suspend your DDR arrangement you may restart it by giving written instructions to us.

We will endeavour to act upon your request within five business days of receipt.

Enquiries

If you have any enquiries about your DDR arrangement, or you believe a debit has been incorrectly made or processed, please call Shadforth ClientFirst on 1800 931 792 or email portfolioservice@sfg.com.au.

Complaints

If you have a complaint or dispute in relation to your DDR arrangement, you can address a formal complaint to the Manager, Customer Care, Shadforth Portfolio Service, GPO Box 264, Melbourne VIC 3001. We will consider and respond to your complaint within 45 days of receiving details of your complaint.

Confidentiality

All information held by us in relation to your DDR arrangement will be kept confidential, except where:

- such information is required to be provided to our financial institution to initiate, change or cancel your drawing arrangement
- disclosure is required or authorised by law
- the financial institution may require such information to be provided in the event of a claim or relating to an alleged incorrect or wrongful debit
- you authorise or otherwise give your consent to the release of the information either directly or through a duly appointed agent or attorney.

Your obligations

It is your responsibility to ensure:

- your account details are correct
- your nominated account can accept direct debits
- there are sufficient cleared funds in the nominated account on the drawing date
- you advise us if the nominated account is altered, transferred or closed.

We will notify you if your debit is dishonoured or rejected. We may, without notice, cancel your DDR arrangement if there is insufficient funds in your account to honour the direct debit.

Should we be charged any dishonour fees as a result of insufficient funds in your nominated account, then we may deduct these charges from your Cash Account or charge these fees directly to you. To avoid dishonour fees, you should always ensure that there are enough cleared funds in your account before your direct debit falls due.

Where the designated bank account is that of a third party, it is your responsibility to advise us to cease deductions on that account if payments from that account are to cease. No refund of over payments will be made if we are not advised to cease deduction of payments from a third party account.