

Direct Debit Request Form

This Direct Debit Request Form authorises GDA Securities Ltd (ABN 58 105 612 600, AFSL 233 013) ("GDA"), User Identification Number 629552, to arrange, through its own financial institution and registry provider, a debit to your nominated account of any amount nominated by you in Part 1 of the Application Form. This debit or charge will be made through the Bulk Electronic Clearing System Framework ("BECS") from your account nominated below and will be subject to the terms and conditions of the Direct Debit Request Service Agreement in Part 4 of this form below.

Complete this form using BLACK or BLUE INK and write clearly within the boxes in CAPITAL LETTERS. Mark appropriate answer boxes with a tick ✓.

This form is only available for investments of no more than \$500,000. Should you wish to invest more than \$500,000 via Direct Debit, please contact GDA Securities Ltd on (03) 6234 4413 or investor@gdas.com.au.

PART 1: INVESTOR IDENTIFICATION

If this form accompanies an initial investment application, the Investor Number is not required.

Investor Number:

Investment Name (example "John Citizen" or "John Citizen ATF John Citizen Super Fund"):

PART 2: BANK DETAILS

Investment

Account Name:

BSB:

Account Number:

Financial Institution:

Regular Investment Plan

Same as Investment Direct Debit

Account Name:

BSB:

Account Number:

Financial Institution:

PART 3: DECLARATION AND AUTHORISATION

The Applicant authorises and requests GDA Securities Ltd (ABN 58 105 612 600, AFSL 233 013) ("GDA") (the "Debit User") to debit the Applicant's account through the Bulk Electronic Clearing Systems ("BECS"). The Applicant acknowledges this direct debit arrangement is subject to the terms and conditions of the Direct Debit Request Service Agreement in Part 4 of this form. By signing and/or providing GDA with a valid instruction in respect to this Direct Debit Request, the Applicant has understood and agreed to the terms and conditions governing the debit arrangements between the Applicant and GDA as set out in this request and in the Direct Debit Request Service Agreement. The Applicant authorises GDA to act in accordance with the Applicant's instructions and acknowledges that these instructions supersede and have priority over all previous instructions in respect to the Applicant's Investment. All bank account signatories must sign.

Name:

Signature:

Date (dd/mm/yyyy):

/ /

If a company officer or trustee, you MUST specify your title:

Director

Sole Director and Company Secretary

Trustee

Other (please specify):

Name:

Signature:

Date (dd/mm/yyyy):

/ /

If a company officer or trustee, you MUST specify your title:

Director

Sole Director and Company Secretary

Trustee

Other (please specify):

PART 4: DIRECT DEBIT REQUEST SERVICE AGREEMENT

This is your Direct Debit Service Agreement with GDA Securities Ltd (ABN 58 105 612 600, AFSL 233 013) ("GDA"), User Identification Number 629552 (the "Debit User"). This agreement governs and explains your obligations when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your direct debit provider.

We recommend you keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request ("DDR") and should be read in conjunction with your DDR form.

Definitions

account means the account held at your financial institution from which we are authorised to arrange for funds to be debited.

agreement means this Direct Debit Request Service Agreement between you and us.

business day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

debit day means the day that payment by you to us is due.

debit payment means a particular transaction where a debit is made.

direct debit request means the Direct Debit Request between us and you.

us or we means GDA Securities Ltd, (the Debit User) who you have authorised by signing a Direct Debit Request.

you means the customer who signed the Direct Debit Request.

your financial institution means the financial institution nominated by you on the DDR at which the account is maintained.

1. Debiting your account

- 1.1 By signing a Direct Debit Request, you have authorised us to arrange for funds to be debited from your account. The Direct Debit Request and this agreement set out the terms of the arrangement between us and you.
- 1.2 We will only arrange for funds to be debited from your account as authorised in the Direct Debit Request.
- 1.3 If the debit day falls on a day that is not a business day, we may direct your financial institution to debit your account on the following business day. If you are unsure about which day your account has or will be debited you should ask your financial institution.

2. Amendments by us

- 2.1 We may vary any details of this agreement or a Direct Debit Request at any time by giving you at least fourteen (14) days written notice.

3. Amendments by you

- 3.1 You can change, stop or defer a debit payment, or terminate this agreement by providing us with at least fourteen (14) days written notice. Notifications in writing are to be addressed to GDA Securities Ltd, GPO Box 1622, Hobart TAS 7001. You can also contact your own financial institution.

4. Your obligations

It is your responsibility to ensure that there are sufficient clear funds available in your account, by the debit day, to allow a debit payment to be made in accordance with the Direct Debit Request.

- 4.1 If there are insufficient clear funds in your account to meet a debit payment:
 - (a) you may be charged a fee and/or interest by your financial institution;
 - (b) we may charge you reasonable costs incurred by us on account of there being insufficient funds; and
 - (c) you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment.
- 4.2 You should check your account statement to verify that the amounts debited from your account are correct.

5. Dispute

- 5.1 If you believe there has been an error in debiting your account, you should notify us directly on (03) 6234 4413. Alternatively you can contact your financial institution directly for assistance.
- 5.2 If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging within a reasonable period for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.
- 5.3 If we conclude as a result of our investigations that your account has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding in writing.

6. Accounts

You should check:

- (a) with your financial institution whether direct debiting is available from your account as direct debiting is not available through BECS on all accounts offered by financial institutions.
- (b) your account details which you have provided to us are correct by checking them against a recent account statement; and
- (c) with your financial institution before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request.

7. Confidentiality

- 7.1 We will keep any information (including your account details) in your Direct Debit Request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.
- 7.2 We will only disclose information that we have about you:
 - (a) to the extent specifically required by law; or
 - (b) for the purposes of this agreement (including disclosing information in connection with any query or claim).

8. Notice

- 8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to us at GDA Securities Ltd, GPO Box 1622, Hobart TAS 7001.
- 8.2 We will notify you by sending a notice to the address or email you have given us in the Direct Debit Request. Any notice will be deemed to have been received in the ordinary course of the post.