

PORTFOLIO LENDING/CASH ACCOUNT DIRECT DEBIT REQUEST

BELL POTTER CAPITAL LIMITED

BELL POTTER

Telephone: 1800 061 327
Facsimile: (03) 9256 8765
GPO Box 4718, Melbourne VIC 3001
www.bellpotter.com.au
ABN 54 085 797 735
AFSL No. 360457

CONDITIONS

This form must be signed by the holders of the designated bank account (as identified below). If a joint bank account is nominated, both parties must sign.

FACILITY DETAILS

Facility Name	
Facility Number	ABN/ACN (if applicable)

BANK ACCOUNT DETAILS

Bank Name/Branch	
Account Name	
Bank BSB Number	Bank Account Number

DIRECT DEBIT – Details of the amount to be nominated to be debited (please tick applicable options)

Please complete this section if you wish to authorise Bell Potter Capital Limited (Direct Debit User ID: 325227) to direct debit funds from your designated bank account and pay them into your Bell Potter Capital Limited facility.

the amount of \$ on the 15th of each month

AND/OR

the amount of \$ as a one-off payment

AND/OR

the amount of interest debited to my Portfolio Lending facility each month. The direct debit will take place around the 1st business day of each month

AUTHORITY TO DEBIT

You request and authorise Bell Potter Capital Limited (Direct Debit User ID: 325227) to direct debit the bank account identified above for the amounts specified above. This direct debit request is subject to the terms and conditions of the Direct Debit Service Agreement (attached).

ACKNOWLEDGEMENT

By signing this Direct Debit Request, you acknowledge that you are the designated account signatories to the above-named bank account. You further acknowledge having received, read and understood the terms and conditions governing the debit arrangements between you and Bell Potter Capital as set out in this Request and in your Direct Debit Request Service Agreement.

Name 1	Signature
Date (dd/mm/yyyy) / /	
Name 2	Signature
Date (dd/mm/yyyy) / /	

(If signing for a company, sign and print full name and capacity for signing e.g. Director)

OFFICE USE ONLY

Client No.	Signature	A/C Mgr	Date	Verified	Processed By	Surplus	Verified
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DIRECT DEBIT REQUEST SERVICE AGREEMENT

BELL POTTER CAPITAL LIMITED

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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.
- **Banking 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 Bell Potter Capital, (the Debit User) you have authorised by signing a Direct Debit Request.
- **You** means the person/s who signed the Direct Debit Request.
- **Your financial institution** is the financial institution where you hold the account that you have authorised us to arrange to debit.

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. You should refer to the Direct Debit Request and this agreement for 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 banking day, we may direct your financial institution to debit your account on the following banking day.

2. CHANGES 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. CHANGES BY YOU

- 3.1 Subject to 3.2 and 3.3, you may change the arrangements under a Direct Debit Request by contacting Bell Potter Capital on 1800 061 327
- 3.2 If you wish to stop or defer a debit payment, you must notify us in writing at least five (5) days before the next debit day. This notice should be given to us in the first instance, or through your nominated financial institution.
- 3.3 You may also cancel your authority for us to debit your account at any time by giving us five (5) days notice in writing before the next debit day. This notice should be given to us in the first instance, or through your nominated financial institution.
- 3.4 If you require changes to the frequency or/and amount, please note that this is not an option.

4. YOUR OBLIGATIONS

- 4.1 It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the Direct Debit Request.
- 4.2 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. you may also incur fees or charges imposed or incurred by us; 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.
- 4.3 You should check your account statement to verify that the amounts debited from your account are correct.

5. DISPUTE

- 5.1 If you believe that there has been an error in debiting your account, you should notify us directly on 1800 061 327 (Investment Services) and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly.
- 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 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.
- 5.4 Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter, you can lodge a Direct Debit Claim through your nominated financial institution.

6. ACCOUNTS

- 6.1 You should check:
 - a. with your financial institution whether direct debiting is available from your account, as direct debiting is not available 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,
 - c. it is your responsibility to ensure that the authorisation given to draw on the nominated account, is identical to the account signing instruction held by the financial institution where the account is based.

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 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:

Bell Potter Capital Limited
Investment Services Team
GPO Box 4718
Melbourne VIC 8060
- 8.2 We will notify you by sending a notice in the ordinary post to the address you have given us in the Direct Debit Request.
- 8.3 Any notice will be deemed to have been received on the third banking day after posting.