

Direct Debit Request

Direct Debit Authority held by Avanteos Investments Ltd ABN 20 096 259 979 ("the User") as custodian for FSP Prestige Plus

1. Request and Authority to Debit

I/We

request and authorise Avanteos Investments Ltd (User ID 207438) to arrange for any amount the User may debit or charge me/us to be debited through the Bulk Electronic Clearing System (BECS) from an account held at the financial institution identified below, and paid to "FSP Applications Trust A/C", subject to the terms and conditions of the Direct Debit Request Service Agreement and any further instructions provided below.

2. Financial Institution at which account is held

Name of Financial Institution:

Address:

3. Account to be debited

Name

BSB -

Bank Account Number

4. Acknowledgement

By signing this Direct Debit Request you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and the User as set out in this Request, and in the Direct Debit Request Service Agreement, to facilitate the transfer of funds from your account listed in section 3 to your FSP Prestige Plus Account.

5. Your signature and address

Applicant 1 - Name:

Address:

Applicant signature:

Date

Applicant 2 - Name:

Address:

Applicant signature:

Date

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.

BECS means Bulk Electronic Clearing System as managed by the Australian Payments Clearing Association Ltd.

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 Avanteos Investments Limited (ABN 20 096 259 979) you have authorised by signing a direct debit request.

you means the customer 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 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. 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, you may change the arrangements under a direct debit request (which may include requesting deferment or alteration of the request) by writing to us in accordance with 8.1 and obtaining our written consent.
- 3.2 You may cancel your authority or your direct debit request (and may stop any debit payment before it occurs) by writing to us in accordance with 8.1. You should direct all requests for such stops or cancellations to us in the first instance rather than to your financial institution.
- 3.3 Your authority and direct debit request will be cancelled if you close your FSP Prestige Plus Account.

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 (provided that we have given you notice of any fees or charges imposed by us);
 - 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; and

d) the settlement of an investment transaction may be delayed.

- 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 Avanteos directly on 1800 333 664 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 still refer it to your financial institution, which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

6. Accounts

You should check:

- (a) with your financial institution whether direct debiting is available from your account as direct debiting through BECS is not available on all accounts offered by financial institutions.
- (b) our 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. We will comply with any relevant privacy laws.
- 7.2 Subject to relevant privacy laws, we will only disclose information that we have about you:
 - (a) to the extent specifically required by law;
 - (b) for the purposes of this agreement (including disclosing information in connection with any query or claim); or
 - (c) to your financial institution if your financial institution requires such information in connection with a claim made on it relating to an alleged incorrect or wrongful debit.

8. Notice

- 8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to:
FSP Customer Care
Locked Bag 3460
GPO Melbourne Victoria 3001
- 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 two business days after it is posted.