



BT Margin Lending Direct Debit Request (DDR) Form

USE THIS FORM TO ENABLE BT SECURITIES LIMITED ABN 84 000 720 114 TRADING AS BT MARGIN LENDING TO DEBIT AND/OR CREDIT YOUR BANK ACCOUNT ON REQUEST.

- Complete sections 1, 2, 3 and 4, where you would like BT Margin Lending to debit and credit your bank account on request.
- Complete sections 1, 2 and 4, where you would like BT Margin Lending to only credit your bank account on request.

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

QUESTIONS?

If you are the borrower:

- call BT Customer Relations Consultants on 1800 816 222, or
- email us at client.marginlending@btfinancialgroup.com

If you are the nominated financial adviser:

- call BT Adviser Relations on 1800 671 409
- email us at adviser.marginlending@btfinancialgroup.com

Phone lines are available Mon–Fri from 8.00am–6.30pm (Sydney time).

1. BORROWER'S DETAILS

Borrower's name(s)

Borrower's client code

2. NOMINATED BANK ACCOUNT

If you complete this form we will debit or credit this account according to your instructions whether they be written, over the telephone or online.

At least one of the account signatories must be a borrower on the BT Margin Loan Facility and all bank account holders must sign.

I/We give permission that you withdraw funds from my/our account with the following financial institution:

Name of financial institution

Branch name

BSB number

Account number

Bank account name(s)

3. DEBIT INSTRUCTIONS

Note:

- You can choose to have any combination or all of the debit options listed below.
- Your nominated bank account will be linked to your BT Margin Loan Facility for future debit and/or credit instructions.

☐ Monthly Interest Debit

An amount equal to the monthly interest charge on your BT Margin Loan Facility. In most instances, this will be a variable sum deducted from your nominated bank account on the first business day of each month.

☐ One Off Debit

For example, use this option to debit your initial investment amount, or if you are a company borrower, to debit your company application fees.

Amount

☐ Regular Debits

A sum where you determine the amount, frequency and date on which monies will be deducted from your account.

Amount

Start date (dd/mm/yyyy)

Frequency

☐ Weekly ☐ Fortnightly ☐ Monthly

BT USE ONLY

4. DECLARATION AND SIGNATURES

I/We confirm that I/we am/are the primary account holder or authorised signatory for funds to be deducted from or credited to this nominated bank account through the Bulk Electronic Clearing System.

In addition to the amounts specified by me/us under Debit Instructions above, I/we authorise BT Margin Lending to debit the account with an amount required to pay off the total amount or part of it owing under the BT Margin Loan Facility.

I/We acknowledge that this Direct Debit arrangement is governed by the terms given below.

I/We authorise BT Margin Lending to confirm my/our account details with the financial institution above.

For Company or Company Trustee account holders, either two Directors, or one Director and the Secretary, or the Sole Director and Secretary must sign. Indicate your company capacity by marking the appropriate box below your signature.

Signature of **Bank Account Holder 1**

Signatory's full name (*please print*)

Director ☐ Sole Director and Secretary ☐

Signature of **Bank Account Holder 2**

Signatory's full name (*please print*)

Director ☐ Company Secretary ☐

Date (dd/mm/yy)

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BT SECURITIES LIMITED ('BTS') DIRECT DEBIT REQUEST SERVICE AGREEMENT

This agreement sets out the terms on which you have authorised BTS to arrange for amounts payable to BTS to be made by deduction from your account at your Financial institution in accordance with this Direct Debit Request.

At least one of the account signatories must be a party to the BT Margin Loan Facility.

OUR RIGHTS

- Where the drawing date falls on a non business day we will draw the amount on the next business day. If at any point you are uncertain as to when the debit will be processed to your Nominated Bank Account you should contact your Financial Institution.
- We will not change the amount or frequency of drawings without your prior instructions except when we debit the account to recover the total amount or part of it owing under the BT Margin Loan Facility.
- We reserve the right to cancel the BTS Direct Debit Plan drawing arrangements if three or more drawings are returned unpaid by your nominated Financial Institution and any monies owing will be added to your loan unless alternate instructions are received.
- You should check your account details provided in Section 2 of this Nominated Bank Account Form against a recent statement from your nominated Financial Institution to ensure they are accurate. If you are uncertain about your account details or the availability of the BTS Direct Debit Plan in relation to your account, you should check with your Financial Institution as

direct debiting through the Bulk Electronic Clearing System may not be available on all accounts.

- We will keep all information pertaining to your nominated account at the Financial Institution, private and confidential. However, Westpac Banking Corporation may require BTS to provide that information to it in connection with a claim made on it relating to an incorrect or wrongful debit or credit.

YOUR RIGHTS

- You may terminate the BTS Direct Debit Plan drawing arrangements at any time or stop any individual drawing by giving written notice to us or your Financial Institution at least 14 business days prior to the next drawing.
- You may defer or suspend deductions to the BTS Direct Debit Plan for up to 3 months or alter the details of your BTS Direct Debit Plan by giving written notice to us or your Financial Institution at least 10 business days prior to the next drawing.
- If you want to change the drawing amount and/or frequency of your BTS Direct Debit Plan, written notification signed by all signatories to the bank account and who are not the borrowers to the BT Margin Loan Facility, must be received by us at least 10 business days prior to the next drawing.
- If you consider that an amount under Debit Instructions above has been initiated incorrectly you should take the matter up directly with us.
- We will give you at least 14 business days notice in writing of any changes to the terms of the drawing arrangements.
- If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with us by contacting BT Margin Lending on 1800 816 222. Alternatively, you may direct any claims to your Financial Institution.

YOUR COMMITMENT TO US, YOUR RESPONSIBILITIES

- It is your responsibility to ensure that sufficient funds are available in the nominated account to meet a drawing on its due date.
- 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.
- It is your responsibility to advise us if the account nominated by you under the BTS Direct Debit Plan drawing is transferred or closed.
- It is your responsibility to arrange with us a suitable alternate payment method should:
 - your facility be cancelled as a result of unpaid monies;
 - your facility be cancelled by either yourself or your nominated Financial Institution.



Special note: BT Securities Limited ('BTS') Direct Debit Request Service Agreement

If you are not the borrower of the BT Margin Loan Facility, you may not have any control over the operation of the loan, and therefore the amount of interest that will be debited from your bank account or any amount that is debited to pay off the total amount or part of it owing under the BT Margin Loan Facility. The size of the loan may vary and BTS will not advise you if the borrower varies the size of the loan.

Additionally in order to verify your signature, you may be required to submit a copy of your Drivers Licence or Passport that has been certified by a Justice of the Peace or Solicitor.

If you would like to link additional bank accounts to the loan complete a separate Direct Debit Request form for each bank account. These forms are available on www.bt.com.au.

You can submit this form by:

-  mail BT Margin Lending
GPO Box 3917, Sydney NSW 2001
-  fax **This form cannot be faxed**

The original Direct Debit Request form must be sent to BT Margin Lending.