

Direct Debit and Income Direction Request Form

Client Account Name

Client Account Number

Holder Identification No (HIN) (optional)

 X

For Direct Debits/Credits **all bank account holders must sign** this form. **Please attach a copy of your Bank Statement.**

Default/Nominated Bank Account

The Applicant authorises Morrison Securities to directly credit/debit the Nominated Bank Account (please tick applicable box).

Credit Debit Both Use this account for Income Direction

Financial Institution Name

Account Name

BSB

Account Number

Non Default/Nominated Bank Account

The Applicant authorises Morrison Securities to directly credit/debit the Nominated Bank Account (please tick applicable box).

Credit Debit Both Use this account for Income Direction

Financial Institution Name

Account Name

BSB

Account Number

Clients to Complete

Declaration

If you have selected to debit or both on the Direct Debit/Credit Authority Form you authorise Morrison Securities Pty Ltd (Debit User Identification Number 527566) to direct debit your Nominated Bank Account. By signing this Direct Debit/ Credit Authority Form, you agree to be bound by the Direct Debit Terms and Conditions and the Direct Debit Request Service Agreement. This form must contain an original signature(s) – digitally inserted signatures not accepted.

If you have selected to use your bank account for Income direction you agree that your account will be CHESSE Sponsored by Morrison Securities and the account holders authorise CHESSE and Morrison Securities to severally advise the relevant issuer or its nominee to pay by direct credit to the Nominated Bank Account (as specified above) all cash dividends, distributions, interest or income payable referable to the accounts HIN (as specified above). By completing this form and selecting to use the Nominated bank account for Income Direction, whenever you purchase financial products which are CHESSE sponsored by Morrison Securities, Morrison Securities will pass your banking details via CHESSE to the issuer's share registry. This instruction will override all previous instructions you may have given Morrison Securities or the relevant issuer. This instruction only applies to holdings sponsored by Morrison Securities in CHESSE. For other holdings, contact the Issuer directly. All cash dividends paid for financial products held under your HIN will be directed into the Nominated Bank Account supplied below. Note that by providing this instruction, it may override your participation in any existing Dividend Reinvestment Plans (DRP) or Bonus Share Plans. There are also no guarantees that all share registries will accept these instructions from Morrison Securities.

Individual / Director (1): Full Name

Signature

Date

Individual / Director (2): Full Name

Signature

Date

Individual / Director (3): Full Name

Signature

Date

If client is a Company, please indicate which office held

Sole Director/Sole Secretary

Two or more directors – (two or more directors must sign)

Direct Debit Request

By completing and signing the Morrison Securities Pty Ltd ABN 50 001 430 342 AFSL 241737 (**Morrison Securities**) Direct Debit and Income Direction Request Form in the manner required, you:

- (a) request and authorise Morrison Securities (Debit User Identification Number 527566) to arrange for any amount which you owe to Morrison Securities from time to time to be debited through the Bulk Electronic Clearing System and paid to Morrison Securities from the account you have nominated the Application Form;
- (b) authorise Morrison Securities to debit in accordance with the Direct Debit Agreement the account nominated by you in the Application Form with any amount Morrison Securities may debit or charge you; and
- (c) acknowledge having read and understood, and agree to be bound by, the terms in the Direct Debit Agreement below.

Direct Debit Request Service Agreement

1. Definitions

In this Direct Debit Agreement:

Account means the account identified as the direct debit account in Direct Debit/Credit Authority Form, but only if that account is held with a Financial Institution.

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, or where there is a public holiday simultaneously in Victoria and New South Wales.

Bulk Electronic Clearing System (BECS) means the clearing and settlement system regulated by the Australian Payments Clearing Association and used to transfer funds between Australian Bank accounts.

CMA means Cash Management Account

Debit Day means the day that payment is due from you to Morrison Securities.

Debit Payment means a particular transaction where a debit is made.

Direct Debit means the direct debit request which you make to Morrison Securities by completing this form.

Financial Institution means a financial institution with whom Morrison Securities has a direct debit facility arrangement. Please contact your adviser to check whether Morrison Securities has a direct debit facility arrangement with Your Financial Institution.

Your Financial Institution means the Financial Institution at which the Account is kept.

2. Debiting the Client's Account

- 2.1 By completing the Direct Debit/Credit Authority Form and signing in the manner prescribed, you authorise Morrison Securities to arrange for funds to be debited from the Account and you warrant and represent that you are duly authorised to request the debiting of payments from the nominated bank account.
- 2.2 By providing debit authority on the Account you agree and acknowledge that Morrison Securities has the authority to withdraw funds for the amounts owed to us
- 2.3 Morrison Securities will only arrange for funds to be debited from the Account as authorised in the direct debit request.
- 2.4 If the Debit Day falls on a day that is not a Banking day, Morrison Securities may direct Your Financial Institution to debit the account on the following Banking day. If you are unsure about the day on which the Account has or will be debited, you should ask Your Financial Institution.
- 2.5 To facilitate withdrawals from your account, the Financial Institution may require that these payments be processed through a clearing account held by Morrison Securities with the Financial Institution. Payments made through the clearing account are aggregated with payments of other Morrison Securities CMA account holders for the purpose of transferring a single payment between the clearing account and Morrison Securities. You acknowledge that the clearing account is a payment facilitation account and not a trust account, and accordingly is not subject to the trust account rules and protections. For the purpose of client monies rules of Part 7.8 of the Corporations Act, you direct Morrison Securities to facilitate payments for your CMA using the Morrison Securities clearing account of your Financial Institution.

3. Your Obligations

- 3.1 It is your responsibility to ensure that there are sufficient clear funds available in the Account, by the due date, to allow a Debit Payment to be made in accordance with the Direct Debit Request.
- 3.2 If there are insufficient funds in the 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 Morrison Securities; and
 - (c) you must arrange for the Debit Payment to be made by another method or arrange for sufficient clear funds to be in the Account by an agreed time so that Morrison Securities can process the Debit Payment.

3.3 You should check the Account statement to verify that the amounts debited from the Account are correct.

3.4 If Morrison Securities is liable to pay goods and services tax (GST) on a supply made in connection with this agreement, then you agree to pay Morrison Securities on demand an additional amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

3.5 You agree to comply with the CMA providers terms and conditions

4. Amendments

- 4.1 You may request deferment of, or alteration to, suspension of these direct debit arrangements or stop any debit item by providing signed written instructions to your financial adviser.
- 4.2 You may also cancel your authority for Morrison Securities to debit the Account, or stop any particular Debit Payment, by providing notice to your financial adviser or Your Financial Institution.
- 4.3 Morrison Securities may make changes or terminate these arrangements at any time by giving 14 days' notice in writing to you.

5. Dispute

- 5.1 If you believe that there has been an error in debiting the Account, you should notify Morrison Securities directly on Accounts (02) 8114 2240 and confirm that notice by email (accounts@morrisonsecurities.com) or in writing as soon as possible posting to PO Box R508 Royal Exchange NSW 1225.
- 5.2 If Morrison Securities concludes as a result of our investigations that the Account has been incorrectly debited Morrison Securities will arrange for Your Financial Institution to adjust the Account accordingly. Morrison Securities will also notify you in writing of the amount by which the Account has been adjusted.
- 5.3 If Morrison Securities concludes as a result of our investigations that the Account has not been incorrectly debited Morrison Securities will provide you with reasons and any evidence for this finding.
- 5.4 Morrison Securities requests that any queries about an error made in debiting the Account should be directed to Morrison Securities in the first instance (and not to Your Financial Institution) so that Morrison Securities can attempt to resolve the matter with you. If the matter cannot be resolved in this manner Morrison Securities may refer it to Your Financial Institution which will obtain details from you of the disputed transaction. In any event, you may also direct your claim that there has been an error directly to Your Financial Institution at any time.

6. Accounts

Morrison Securities recommends that you:

- (a) confirm with Your Financial Institution whether direct debiting through the Bulk Electronic Clearing System (BECS) is available from the Account as direct debiting may not be available on all accounts offered by Your Financial Institution; and
- (b) check that the Account details provided to Morrison Securities are correct by checking them against a recent Account statement from Your Financial Institution.

7. Confidentiality and Privacy

- 7.1 Morrison Securities will keep any information (including Account details) in your Direct Debit confidential.
- 7.2 Morrison Securities will only disclose information that it has about you:
 - (a) to the extent specifically required by law; or
 - (b) for the purposes of this Direct Debit Request Service Agreement (including disclosing information in connection with any query or claim or relating to an incorrect or wrongful debit); or
 - (c) as permitted by the Terms.

8. Notices

- 8.1 If you wish to notify Morrison Securities about anything relating to this Direct Debit Request Service Agreement, you should contact them directly on Accounts (02) 8114 2240 or email (accounts@morrisonsecurities.com) or write to Morrison Securities at PO Box R508 Royal Exchange NSW 1225.
- 8.2 Morrison Securities may send notices either electronically to your email address or by ordinary post to the address you have given Morrison Securities.
- 8.3 If sent by mail, communications are taken to be received on the day they would be received in the ordinary course of post.

9. Governing Law

These terms are governed by the laws in force in New South Wales