



# Direct Debit Request Form

Request and authority to debit the account named below to pay KeyInvest Ltd. Please PRINT clearly using blue or black pen, and mark boxes using ticks “✓” where appropriate.

If a section or box does not apply, please place N/A or NOT APPLICABLE in that box rather than leaving it blank. Please return the completed form to KeyInvest or phone KeyInvest on **1300 658 904** with any enquiries.

Member Number

Policy Number

## 1. Names and Contact Details

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

### Account Holder 1

Title  Mr  Mrs  Ms  Miss  Dr  Other

Surname/Company/  
Trust Name

Given Names

### Account Holder 2

Title  Mr  Mrs  Ms  Miss  Dr  Other

Surname/Company/  
Trust Name

Given Names

If Company,  
ABN or Trust

Address

Suburb

State

Postcode

Country

# Direct Debit Request Form

## 2. Nominated Financial Institution Account

Name of financial institution

Branch

Account Name

BSB Number

Account Number

## 3. Frequency Of Debits and Amount

Lump Sum Contribution - this authority is for one payment only of \$

**AND/OR**

The regular debit amount of \$ will be deducted

Monthly  Quarterly  Six Monthly  Annually

Note: Please refer to the Product Disclosure Statement for details of the minimum payment that must be made.

Do you wish to automatically increase your RSP?

Yes  No

Annual percentage increase

(up to maximum of 25%)

## 4. Declarations

I/We request and authorise KeyInvest Ltd - Identification Number 113657 to arrange for any amount KeyInvest Ltd may debit or charge to be debited through the Bulk Electronic Clearing System (BECS) from an account held at the financial institution identified above subject to the Terms and Conditions of the Direct Debit Request Service Agreement and any further instructions provided.

By signing this Direct Debit Request I/we acknowledge having read and understood the terms and conditions governing the debit arrangements as set out in this Request and in the Direct Debit Request Service Agreement.

**All bank account signatories must sign below.**

**Signature of Account Holder 1**

Date

**Signature of Account Holder 2**

Date

# Direct Debit Request Form

## 5. Direct Debit Request Service Agreement

### 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 that is not a Saturday, Sunday or bank or public holiday in South Australia.

**debit day** means the day that payment by you to us is due under your Direct Debit Request and this agreement.

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

**direct debit request** means the direct debit request between us and you (and includes any form PD-C approved for use in the transitional period).

**us or we** means KeyInvest Ltd.

**you** means the person or entity providing 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

- 11 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.
- 12 We will only arrange for funds to be debited from your account as authorised in the Direct Debit Request. If you have selected automatic increases in the Section 3 of the Direct Debit Request, you authorise us to increase your regular debit payment by the nominated percentage each year from the date of the Direct Debit Request.
- 13 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

- 21 We may vary any details of this agreement at any time by giving you at least 30 days' notice.

### 3. Changes by you

- 31 Subject to 3.2, you may change the arrangements under a Direct Debit Request by contacting us on 1300 658 904.
- 32 If you wish to stop or defer a debit payment, or cancel your authority, you must notify us in writing at least 7 days before the next debit day. This notice should be given to us in the first instance. Stops and cancellations can also be directed to the Bank.

### 4. Your obligations

- 41 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 and this agreement.
- 42 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.
- 43 You should check your account statement to verify that the amounts debited from your account are correct.

### 5. Dispute

- 51 If you believe that there has been an error in a debit payment from your account, you should notify us directly on 1300 658 904 and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly. Alternatively, you may take this up with your financial institution directly.
- 52 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.
- 53 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.
- 54 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

### 6. Accounts

- 61 Prior to completing your Direct Debit Request, 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 if you have any queries about how to complete the Direct Debit Request.

### 7. Confidentiality

- 71 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.
- 72 We will only disclose information that we have about you:
  - a) to the extent specifically required by law; or
  - b) for the purpose of this agreement (including disclosing information in connection with any query or claim).

### 8. Notice

- 81 If you wish to notify us in writing about anything relating to this agreement, you should write to us at:  
PO Box 3340, Rundle Mall, Adelaide, South Australia, 5000  
or email: [info@keyinvest.com.au](mailto:info@keyinvest.com.au)
- 82 We will notify you by sending a notice to the preferred address or email you have given us in the Direct Debit Request.
- 83 Any notice will be deemed to have been received on the second banking day after sending.