

11 November 2013

Customer Services

Phone 13 47 43

Email employersuper@anz.com

Website anz.com/smartchoiceemployer

This form is for use by employers. It should be completed for the remittance of regular contribution amounts via direct debit. Please note that direct debiting is not available for all account types. If in doubt please check with your financial institution.

INSTRUCTIONS

- Read the Direct Debit Request (DDR) Service Agreement below.
- Complete and sign the 'Request and authority to debit' section on page 2.
- If a regular contribution amount will vary, please advise Customer Services on 13 47 43.
- Complete and sign the form and return to:
ANZ Smart Choice Super
GPO Box 5107
Sydney NSW 2001

DIRECT DEBIT REQUEST SERVICE AGREEMENT

This Direct Debit Request (DDR) Service Agreement is issued by OnePath Life Limited (OnePath Life) as Administrator of the Fund, on behalf of the Trustee. You should carefully read this DDR Service Agreement before completing and signing the Direct Debit Request Form.

For all enquiries about your direct debit arrangement, contact Customer Services on 13 47 43 or write to:

ANZ Smart Choice Super, GPO Box 5107, Sydney NSW 2001

Our commitment to you

Drawing arrangements

- Where the due date falls on a non-business day, we will draw the amount on the next business day.
- We will not change any details of drawings arrangements without giving you at least 14 days written notice.
- We reserve the right to cancel the OnePath Life Ltd drawing arrangements if three or more drawings are returned unpaid by your nominated Financial Institution and to arrange with you an alternate payment method.
- We will keep all information pertaining to your nominated account at the Financial Institution, private and confidential.

Your rights

- You may terminate the OnePath Life Ltd drawing arrangements at any time by giving written notice directly to us, or through your nominated Financial Institution. Notice given to us should be received by us at least 10 business days prior to the due date.
- You may stop payment of a drawing under the OnePath Life Ltd arrangement by giving written notice directly to us, or through your nominated Financial Institution. Notice given to us should be received by us at least 10 business days prior to the due date.
- You may request change to the drawing amount and/or frequency of OnePath Life Ltd drawings by contacting us and advising your requirements no less than 10 business days prior to the due date.
- Where you consider that a drawing has been initiated incorrectly [outside the OnePath Life Ltd arrangements] you may take the matter up directly with us, or lodge a Direct Debit Claim through your nominated 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 to receive the OnePath Life Ltd drawings is transferred or closed.
- It is your responsibility to arrange with us a suitable alternate payment method if you wish to cancel the OnePath Life Ltd drawing.



1. EMPLOYER DETAILS

Employer name

Employer number (if known)

Authorised officer*

Employer postal address

State Postcode

Phone (Business)

Email

* The authorised officer nominated will be the primary contact for all correspondence. They will be able to transact on the plan's behalf.

2. REQUEST AND AUTHORITY TO DEBIT – DETAILS OF ACCOUNT (ACCOUNT TO BE DEBITED)

Name of financial institution

Address of financial institution

State Postcode

Name of account

BSB number Account number

Deduction frequency for members listed in Section 3 – Depending upon the frequency nominated, ensure that this is also reflected in the amount shown in Section 3 Monthly Quarterly

By signing, I/we:

- authorise OnePath Life (User ID 000102) as Administrator of the Fund, on behalf of the Trustee, until further written notice, to arrange for funds to be debited from my/our account at the financial institution described in Section 2, any amounts which OnePath Life may debit or charge me/us through the Direct Debit system
- acknowledge any fees which are payable to OnePath Life or incurred by OnePath Life in operating the Direct Debit
- acknowledge any processing fee incurred through the Direct Debit system each time a contribution is made using the Direct Debit payment method
- acknowledge having read and understood the terms and conditions governing the debit arrangements between you and OnePath Life as set out in this request and in the Direct Debit Request Service Agreement in the ANZ Smart Choice Super PDS, available at anz.com/smartchoice
- confirm that I/we have read and understood the conditions and acknowledgments of the Privacy statement in the ANZ Smart Choice Super PDS, available at anz.com/smartchoice

I/We, the signatory(ies), whose signature(s) appear(s) below, state that the statements made in this form are true and correct.

Signature (all signatories if joint account)

Date (dd/mm/yyyy)

Signature (sign clearly within the box)

Date (dd/mm/yyyy)



3. EMPLOYER DECLARATION AND AUTHORISATION

By completing this form, I/we:

- declare that the information shown on this form is true and correct
- authorise the provision of financial data in respect of this form to my plan's financial adviser, where applicable.

Name of authorised officer/contact person

Signature (all signatories if joint account)

Date (dd/mm/yyyy)

You can contact us about your information or any other privacy matter as follows:

ANZ Smart Choice Super
GPO Box 5107
Sydney NSW 2001
Phone 13 47 43
Email employersuper@anz.com