

ANZ SMART CHOICE SUPER

DIRECT DEBIT REQUEST CLIENT SERVICE AGREEMENT

This Direct Debit Request (DDR) Client Service Agreement is issued by OnePath Life (OnePath Life), as administrator on behalf of the Trustee. 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.

ONEPATH LIFE'S COMMITMENT TO YOU

OnePath Life will:

- arrange for funds to be debited from your account as authorised in the Direct Debit Request
- give you at least 14 days' notice in writing before changing the terms of the debiting arrangements, unless the changes are made at your request
- keep information relating to your Direct Debit Request private and confidential.

OnePath Life reserves the right to cancel the OnePath Life debiting arrangements if three or more drawings are returned unpaid by your nominated financial institution and to arrange with you an alternative payment method. If the due date of the debit falls on a weekend or public holiday, your account will be debited on the next working day.

YOUR COMMITMENT TO ONEPATH LIFE

It is your responsibility to:

- ensure your nominated account can accept direct debits and that all account holders on the nominated account agree to the debiting arrangement
- ensure that the account details that you have provided are correct by checking them against a recent account statement
- ensure that the authorisation given to draw on your nominated account is identical to the account signing instruction held by your financial institution
- advise us if the nominated account is transferred or closed, or the account details have changed

- ensure there are sufficient funds available in the nominated account to meet each direct debit
- check with your financial institution before completing the Direct Debit Request, in the event that you have any queries about how to complete the Direct Debit Request
- arrange with us a suitable alternative payment method if you wish to cancel the OnePath Life drawing arrangement
- if there are insufficient funds in your account, you may be charged a fee by OnePath Life and/or your financial institution.

YOUR RIGHTS

You may defer, alter or cancel the debiting arrangements you hold with OnePath Life at any time by providing written notice. Such notice should be received at least two weeks before the next debit is due. You can also stop or terminate the debiting arrangement by notifying your financial institution.

DISPUTE

Where you consider that a debit has been initiated incorrectly, you should contact OnePath Life directly, or lodge a Direct Debit Claim through your nominated Financial Institution.

If OnePath Life concludes as a result of its investigations that your account has been incorrectly debited, OnePath Life will respond to your query by arranging for your financial institution to adjust your account (including interest and charges) accordingly. OnePath Life will also notify you in writing of the amount by which your account has been adjusted.

If OnePath Life concludes, as a result of our investigations, that your account has not been incorrectly debited, OnePath Life will respond to your query by providing you with reasons and any evidence for this finding in writing.

CONFIDENTIALITY

OnePath Life will only disclose information that OnePath Life have about you to the extent specifically required by law; or for the purposes of this agreement (including disclosing information in connection with any query or claim).

EMPLOYER INITIATED DIRECT DEBIT REQUEST

If applicable, by requesting a Direct Debit in this Application Form:

- I/We agree that we have read and accept the Direct Debit Request (DDR) Client Service Agreement.
- I/We authorise OnePath Life (User ID 000102), as administrator on behalf of the Trustee until further written notice, to arrange for funds to be debited from my/our nominated account as described in the 'Direct Debit' section in this Application Form any amounts

which OnePath Life may debit or charge me/us through the direct debit system.

- I/We agree that If operating a Direct Debit Request in respect of EasyTransact, the amounts to be debited from my/our nominated account include the following:
 - contributions advised by me/us to OnePath Life through EasyTransact
 - any fees which are payable to OnePath Life or incurred by OnePath Life, as administrator on behalf of the Trustee in operating the direct debit (refer to the EasyTransact and the Super Clearing Service Product Disclosure Statement)
 - any processing fee incurred through the direct debit system each time a contribution is made using the direct debit payment method.
- I/We acknowledge that any debit will be made through the Bulk Electronic Clearing System (BECS) from our account held at the bank or financial institution I/We have nominated and will be subject to the terms and conditions of the Direct Debit Request Client Service Agreement.