



Direct Debit Request

Investment Plan Direct Debit Request (DDR)

New Plan Amend Existing Plan

- Please complete, sign and return this request to us with your Centuria Flexible Bonds application form. This form is to authorise us to debit your additional investment plan payments from your nominated account with another financial institution.
- **I/We** wish to participate in the additional investment plan and I/We agree to be bound by the service agreement terms and conditions outlined below.

Name 1	Title	Given Name	Surname
Name 2	Title	Given Name	Surname
Debits to commence		/	/
Policy Number	Monthly <input type="checkbox"/>		Quarterly <input type="checkbox"/>

Bond

Centuria Australian Shares Bond	\$
Centuria Balanced Bond	\$
Centuria High Growth Bond	\$
Centuria Capital Guaranteed Bond	\$
Centuria Income Accumulation Bond	\$
Centuria Growth Bond	\$
Australian Property & Mortgage Bond	\$
Centuria Imputation Bond	\$
Total:	\$

Banking Details Advice

Name(s) in which your account is held		
BSB Number	Account Number	
Name of Financial Institution		
Branch Suburb/Town		

Signature(s) of Bond Holder(s)

This must be completed.

Please Note:

- This form should be signed by the Bond Holder.
- If a joint holding, all Bond Holders should sign.
- If signed by the Bond Holder's attorney, a certified copy of the power of attorney must have been previously provided. If not, an 'Appointment of Power of Attorney' form must be completed and submitted with this form. In signing this form as attorney you confirm that you have not received any notice of revocation by death of the grantor or otherwise.
- If executed by a company, the form must be signed by a Director or Company Secretary or otherwise in accordance with the company's constitution.

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature - Bond Holder 1	Date DD/MM/YY	Signature - Bond Holder 2	Date DD/MM/YY

Privacy

All information collected by Centuria Life Limited is collected and handled in accordance with Centuria's Privacy Policy, a copy of which is available on our website (www.centuria.com.au) or a copy can be obtained by calling 1300 50 50 50.



Direct Debit Request

DDR Service Agreement

The following outlines our service commitment to you, in respect of the Direct Debit Request (DDR) arrangements made between Centuria Flexible Bonds, (User ID No. 28158) and you.

Initial Terms of the Arrangement

In terms of the Direct Debit Request arrangements made between us and you, and signed by you, we undertake to periodically debit your nominated account with the agreed amount for depositing to your Centuria Flexible Bonds.

Drawing Arrangements

- The first drawing under this Direct Debit arrangement will occur on the date specified by you.
- If any drawing falls due on a non-business day, it will be debited from your nominated account on the following business day after the scheduled drawing date.
- We will give you at least 14 days notice in writing when changes to the initial terms of the arrangement are made. This notice will state the new amount, frequency and next drawing date as applicable.

Changes to the Arrangement

If you want to make changes to the drawing arrangements, please contact us. These changes may include:

- deferring the drawing;
- altering the schedule;
- stopping an individual debit;
- suspending the DDR; or
- cancelling the DDR.

Enquiries

Direct all enquiries to us rather than to your financial institution. These should be made at least 7 working days prior to the next scheduled drawing date. All communications addressed to us should include your Centuria Flexible Bonds Investor Number.

All personal information held by us will be kept confidential except for that information provided to our financial institution to initiate the drawing from your nominated account.

Disputes

- If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with us by contacting us on 1300 50 50 50.
- If you do not receive a satisfactory response to your dispute from us, contact your financial institution, which will respond to you with an answer to your claim:
 - within 7 business days (for claims lodged within 12 months of the disputed drawing) or
 - within 30 business days (for claims lodged more than 12 months after the disputed drawing).
- You will receive a refund of the drawing amount if we cannot substantiate the reason for the drawing.

Note: Your financial institution will ask you to contact us to resolve your disputed drawing prior to involving them.

Your Commitment to Us

It is your responsibility to ensure that:

- your nominated account can accept direct debits (your financial institution can advise you on this); and
- that on the drawing date there is sufficient cleared funds in the nominated account;
- the authorisation on the direct debit request is identical to the account signing instructions held by the financial institution of the nominated account; and
- you advise us if the nominated account is transferred or closed.

If your drawing is returned or dishonoured by your financial institution, we will not attempt to redraw and any transaction fees payable by us will be debited to your Centuria Flexible Bonds.