

1 CLIENT DETAILS

INVESTOR 1

Title (Mr/Mrs/Ms etc)	Account Number (if known)
<input type="text"/>	<input type="text"/>
Surname/Company Name	
<input type="text"/>	
Given Name/Company Contact	
<input type="text"/>	
Account Designation	
<input type="text"/> < A/C>	

INVESTOR 2

Title (Mr/Mrs/Ms etc)
<input type="text"/>
Surname
<input type="text"/>
Given Name
<input type="text"/>

2 ACCOUNT DETAILS

Please provide details of the account to be debited under this request. This account will be debited for initial and additional contributions/payments when we receive your instructions and for regular contributions via the Additional Contributions Form.

Account Name	<input type="text"/>
Bank/Institution	<input type="text"/>
Branch Address	<input type="text"/>
BSB Number	<input type="text"/>
Account Number	<input type="text"/>

Contribution Frequency

Please indicate frequency of contribution*: (please tick one box)

One Off Monthly Quarterly Half Yearly
 Month to commence Contribution amount \$

*Direct debit withdrawals occur on the first business day after the 19th of each month and a minimum of \$100 per investment option applies.

3 AUTHORISATION & SIGNATURE(S)

I/We:

- Request and authorise until further notice in writing for funds to be debited from my/our account, at the financial institution identified in Step 2, by AET Limited ACF LifeFocus Investment Fund any amounts requested for which Endeavour Securities (Australia) Limited requests via the Direct Debit System as specified above.
- Have read the 'Direct Debit Service Agreement' provided overleaf in this PDS and acknowledge that this direct debit arrangement is governed by the terms of that agreement.

Note: if the account being debited under this arrangement is a joint account, both signatories are required to sign.

Signature (1)	<input type="text"/>	Date	<input type="text"/>
Print Name	<input type="text"/>	Title	<input type="text"/>
Signature (2)	<input type="text"/>	Date	<input type="text"/>
Print Name	<input type="text"/>	Title	<input type="text"/>

Send this form to: LifeFocus Investment Fund
 PO Box 1282
 ALBURY NSW 2640

4 DIRECT DEBIT SERVICE AGREEMENT

By signing the Direct Debit Form you are authorising us to draw down on your nominated account. We may only draw on your account for either a once-off direct debit payment at your request to contribute to the LifeFocus Investment Fund or a regular ongoing arrangement at your direction. Direct Debits will be made on the following understanding:

Our commitment to you for Direct Debit

We will:

- Arrange for funds to be debited from your account as authorised in the Direct Debit Form.
- Give you at least 14 days notice in writing before changing the terms of the debiting arrangement, unless the changes are made at your request.
- Keep information relating to your direct debit request private and confidential.
- Only disclose information that we have about you in relation to the Agreement:
 - To the extent specifically required by law, or;
 - For the purpose of this Agreement (including disclosing information in connection with any queries or claims).
- Investigate and deal promptly with any queries, claims or complaints regarding debits, providing a response within 20 business days.
- We may charge you a dishonour fee for drawings that are returned unpaid by your financial institution, and may terminate your direct debit arrangement if drawings are returned unpaid three times in any 12-month period. Where drawings are returned unpaid we will arrange with you an alternate payment method.

If the due date of the direct debit falls on a weekend or public holiday, your account will be debited on the next working day.

Your commitment to us

It is your responsibility to:

- Ensure your nominated account can accept direct debits and that all account holders agree to the debiting arrangement.
- Ensure that the account details you have provided are correct by checking them against a recent account statement.
- Advise us if your nominated account is transferred or closed, or the account details have changed.
- Ensure that there are sufficient funds available to meet each direct debit. If there are insufficient funds in your account, you may be charged a fee by us and/or your financial institution.
- Check with your financial institution before completing the direct debit request if you have any queries about how to complete the request.
- It is your responsibility to arrange with us a suitable alternate payment method if the drawing arrangements are stopped either by you or the nominated financial institution.
- It is your responsibility to pay any charges resulting from the use of the direct debit system such as any fees your financial institution may charge. This may also include fees charged by us as a result of drawings returned unpaid.

Your rights

- You may defer, alter or cancel the debiting arrangements you hold with us at any time by writing to us at least two weeks before the next debit is due.
- Where you consider that a direct debit has been made incorrectly, you may contact the LifeFocus Client Support team on 1300 137 909 who will promptly investigate your query and provide a response.
- If you are not satisfied with the response you receive you may refer it to your financial institution, which may lodge a claim on your behalf.

Notice

If you wish to notify us in writing about anything relating to this Agreement, you should send your notice to:

LifeFocus Investment Fund
PO Box 1282
ALBURY NSW 2610