



Direct Debit Request Form

The simplest way to pay for bonds or any financial product you purchase from Australian Bond Exchange (ABE) is to establish a Direct Debit facility. By completing this form You authorise ABE to establish this facility and to direct debit funds from Your Nominated Bank Account below. Please read the Direct Debit Request Service Terms and Conditions before completing this form.

By completing and signing this Direct Debit Request, You authorise and request Australain Bond Exchange Pty Ltd (Direct Debit User ID 610082) to direct debit funds from the Nominated Bank Account below via the Bulk Electronic Clearing System (BECS), any amount ABE has deemed payable by You subject to the terms and conditions of the Direct Debit Request Service Terms and Conditions.

ABE Client Account Name and Contact details	Client Account Name _____ Contact Name: _____ Telephone Number: _____
Name and address of the financial institution at which the Nominated Bank Account is held	Financial institution name _____ Address _____ _____
Details of the Nominated Bank Account to be debited	Account holder name _____ BSB number (Must be 6 Digits) __ _ _ _ - __ _ _ _ Account number __ _ _ _ _ _ _ _ _ _ _ _ _ _ _
Acknowledgment	I/we acknowledge and agree that: 1. I/we have confirmed with the financial institution that the Nominated Bank Account is eligible for direct debit transactions. 2. The Nominated Bank Account above is in the same name as my/our ABE account I/we have established / am establishing. 3. I/we have read and understood the Direct Debit Request Service Terms and Conditions governing the Direct Debit Request between ABE and me/us as set out in this Direct Debit Request. 4. I/we are the authorised signatories of the above Nominated Bank Account. I/We authorise ABE to act in accordance with my/our instructions set out above. I/We acknowledge that these instructions supersede and have priority over all previous instructions in respect to the Direct Debit and Nominated Bank Account above.
Signature (If signing for a company, sign and print full name and capacity for signing eg. director)	Signature _____ Date ___ / ___ / ___ Name _____ Email _____
Second account signatory (if required) (If signing for a company, sign and print full name and capacity for signing eg. director)	Signature _____ Date ___ / ___ / ___ Name _____ Email _____
Third account signatory (if required) (If signing for a company, sign and print full name and capacity for signing eg. director)	Signature _____ Date ___ / ___ / ___ Name _____ Email _____

Direct Debit Request Service Terms and Conditions

This is Your Direct Debit Service Terms and Conditions with **Australian Bond Exchange Pty Ltd (ABN 73 605 038 935)**. It explains what Your obligations are when undertaking a Direct Debit arrangement with ABE. It also details what ABE's obligations are to You as Your Direct Debit provider.

Please keep these terms and conditions for future reference as they form part of Your Direct Debit Request and should be read in conjunction with Your Direct Debit Request authorisation.

1 Definitions

account means the Nominated Bank Account held at Your financial institution from which ABE is authorised to arrange for funds to be debited.

agreement means these Direct Debit Request Service Terms and Conditions between You and ABE.

banking day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

debit day means the day that payment by You to ABE is due.

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

direct debit request means the Direct Debit Request between ABE and You.

ABE means **Australian Bond Exchange Pty Ltd**, (the Debit User) You have authorised by requesting a Direct Debit Request.

You, Your, I, we, us, me, my or our means the clients(s) who has / have signed or authorised by other means the Direct Debit Request.

Your financial institution means the financial institution nominated by You on the Direct Debit Request at which the account is maintained.

2 Debiting Your account

2.1 By signing a Direct Debit Request or by providing ABE with a valid instruction, You have authorised ABE 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 ABE and You.

2.2 ABE will only arrange for funds to be debited from Your account as authorised in the Direct Debit Request.

or

ABE will only arrange for funds to be debited from Your Account if ABE has sent to the email address nominated by You in the Direct Debit Request, a billing advice which specifies the amount payable by You to ABE and when it is due.

2.3 If the debit day falls on a day that is not a banking day, ABE may direct Your financial institution to debit Your account on the following banking day. If You are unsure about which day Your account has or will be debited You should ask Your financial institution.

3 Amendments by ABE

ABE may vary any details of this agreement or a Direct Debit Request at any time by giving You at least fourteen (14) days written notice.

4 Amendments by You

You may change*, stop or defer a debit payment, or terminate this agreement by providing ABE with at least fourteen (14) days notification by email to:

settlements@bondexchange.com.au

or

by telephoning ABE on +61 2 8076 9343 during business hours;

or

arranging it through Your own financial institution, which is required to act promptly on Your instructions.

*Note: in relation to the above reference to 'change', Your financial institution may 'change' Your debit payment only to the extent of advising ABE of Your new account details.

5 Your obligations

5.1 It is Your responsibility to ensure that:

- (a) You check with Your financial institution that Your account is eligible for direct debit transactions (as direct debit is not available on all accounts offered by financial institutions), and
- (b) there are sufficient clear funds available in Your account to allow a debit payment to be made in accordance with the Direct Debit Request.

5.2 If Your account is ineligible for direct debit transactions or 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 ABE; 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 ABE can process the debit payment.

5.3 You should check Your account statement to verify that the amounts debited from Your account are correct

6 Dispute

6.1 If You believe that there has been an error in debiting Your account, You should notify ABE immediately on +61 2 8076 9343 and confirm that notice in writing with ABE via email at the email address provided in the Notice section below as soon as possible so that ABE can resolve Your query more quickly. Alternatively You can take it up directly with Your financial institution.

6.2 If ABE conclude as a result of its investigations that Your account has been incorrectly debited ABE will respond to Your query by arranging for Your financial institution to adjust Your account (including interest and charges) accordingly. ABE will also notify You in writing of the amount by which Your account has been adjusted.

6.3 If ABE conclude as a result of its investigations that Your account has not been incorrectly debited ABE will respond to Your query by providing You with reasons and any evidence for this finding in writing.

7 Accounts

You should check:

- 7.1 Your account details which You have provided to ABE are correct by checking them against a recent account statement; and
- 7.2 with Your financial institution before completing the Direct Debit Request if You have any queries about how to complete the Direct Debit Request.

8 Confidentiality

8.1 ABE will keep any information (including Your account details) in Your Direct Debit Request confidential. ABE will make reasonable efforts to keep any such information that ABE has about You secure and ensure that any ABE employee or agent that has access to information about You do not make any unauthorised use, modification, reproduction or disclosure of that information.

8.2 ABE will only disclose information that ABE has about You:

- (a) to the extent specifically required by law; or
- (b) for the purposes of this agreement (including disclosing information in connection with any query or claim).

9 Notice

9.1 If You wish to notify ABE in writing about anything relating to this agreement, You should send an email to: settlements@bondexchange.com.au

or by writing to:

Australian Bond Exchange Pty Ltd
PO Box R445
Royal Exchange, NSW, 1225

9.2 ABE will notify You by sending a notice to the email address You have given ABE in the Direct Debit Request.