



Direct Debit Savings Plan

A direct debit savings plan is available for investors in Intelligent Investor Value Fund™. This plan enables you to invest at least \$100 per month into Intelligent Investor Value Fund™.

Do not complete this form if you are planning to borrow money to invest in Intelligent Investor Value Fund™ from a margin-lending provider.

DIRECT DEBIT REQUEST SERVICE AGREEMENT

The following is your Direct Debit Service Agreement with Fundhost ABN 69 092 517 087. The agreement is designed to explain what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit Provider.

We recommend you keep this agreement in a safe place for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR form.

DEFINITIONS

account means the account held at *your financial institution* from which we are authorised to arrange for funds to be debited.

agreement means this Direct Debit Request Service Agreement between *you* and *us*.

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 us is due.

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

Direct Debit Request means the Direct Debit Request between us and you. **us** or **we** means Fundhost, (the Debit User) you have authorised by signing a Direct Debit Request.

you means the customer who has signed or authorised by other means the Direct Debit Request.

your financial institution means the financial institution nominated by you on the DDR at which the account is maintained.

1. Debiting your account

- 1.1 By signing a *Direct Debit Request* or by providing *us* with a valid instruction, *you* have authorised *us* 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 *us* and *you*.
- 1.2 *We* will only arrange for funds to be debited from *your account* as authorised in the *Direct Debit Request*.
or
We will only arrange for funds to be debited from *your account* if *we* have sent to the address nominated by *you* in the *Direct Debit Request*, a billing advice which specifies the amount payable by *you* to *us* and when it is due.
- 1.3 If the *debit day* falls on a day that is not a *banking day*, *we* 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*.

2. Amendments by us

We 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.

3. Amendments by you

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

Fundhost
PO Box N561
Grosvenor Place
NSW 1219

or
by telephoning *us* on (02) 8223 5400 during business hours;
or
arranging it through your own financial institution.

4. Your obligations

- 4.1 It is your responsibility to ensure that there are sufficient clear funds available in *your account* to allow a *debit payment* to be made in accordance with the *Direct Debit Request*.
- 4.2 If 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*; and
 - (b) *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 *we* can process the *debit payment*.
- 4.3 *You* should check *your account* statement to verify that the amounts debited from *your account* are correct
- 4.4 If Fundhost is liable to pay goods and services tax (GST) on a supply made in connection with this *agreement*, then *you* agree to pay Fundhost on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

5. Dispute

- 5.1 If *you* believe that there has been an error in debiting *your account*, *you* should notify *us* directly on (02) 8223 5400 and confirm that notice in writing with *us* as soon as possible, so that *we* can resolve your query more quickly. Alternatively, *you* can take it up with *your financial institution* direct.
- 5.2 If *we* conclude as a result of our investigations that *your account* has been incorrectly debited *we* will respond to your query by arranging for *your financial institution* to adjust *your account* (including interest and charges) accordingly. *We* will also notify *you* in writing of the amount by which *your account* has been adjusted.
- 5.3 If *we* conclude as a result of our investigations that *your account* has not been incorrectly debited, *we* will respond to your query by providing *you* with reasons and any evidence for this finding in writing.

6. Accounts

You should check:

- (a) with *your financial institution* whether direct debiting is available from *your account* as direct debiting is not available on all accounts offered by financial institutions;
- (b) *your account* details which *you* have provided to *us* are correct by checking them against a recent *account* statement; and
- (c) with *your financial institution* before completing the *Direct Debit Request* if *you* have any queries about how to complete the *Direct Debit Request*.

7. Confidentiality

- 7.1 We will keep any information (including *your account* details) in your *Direct Debit Request* confidential. We will make reasonable efforts to keep any such information that we have about *you* secure, and to ensure that any of our employees or agents who have access to information about *you* do not make any unauthorised use, modification, reproduction or disclosure of that information.
- 7.2 We will only disclose information that we have 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).

8. Notice

- 8.1 If *you* wish to notify *us* in writing about anything relating to this *agreement*, *you* should write to Fundhost.
- 8.2 We will notify *you* by sending a notice in the ordinary post to the address *you* have given *us* in the *Direct Debit Request*.
- 8.3 Any notice will be deemed to have been received on the third *banking day* after posting.

Request and authority to Direct Debit Savings Plan

Your family name or company name

Your given name or ABN/ARBN

You request and authorise Fundhost USER ID 400472 to arrange, through its own financial institution, a debit to your nominated *account* the amount specified below payable by *you*.

This debit or charge will be made through the Bulk Electronic Clearing System (BECS) from *your account* held at the financial institution *you* have nominated below and will be subject to the terms and conditions of the Direct Debit Request Service Agreement.

Name and address of financial institution at which your account is held

Financial institution name

Address of institution

State

Postcode

Details of account to be debited

Name(s) on account

Branch number (BSB)

Account number

Acknowledgment

By **signing** and/or providing a **valid instruction** in respect to your *Direct Debit Request*, *you* have understood and agreed to the terms and conditions governing the debit arrangements between *you* and Fundhost as set out in this Request and in your Direct Debit Request Service Agreement.

Payment details

Amount to debit monthly is (amount in words)

\$

Signature (If signing for a company, sign and print full name and capacity for signing e.g. director)

X

Date (DD/MM/YYYY)

Address

State

Postcode