

# DDH Managed Funds Regular Savings Plan Form



If you wish to make changes or cancel a regular savings plan, please complete the variation form. If the investment is into a new Fund, then you must pay your initial minimum investment before your monthly contributions can be debited to your nominated account on the 21st of each month or next business day.

**Please complete form using CAPITAL letters. Complete ALL sections.**

## 1. Declaration

This section must be completed by the holder/s of the bank account we are debiting from.

**I/We**

Title	<input type="text"/>	First names	<input type="text"/>
Surname	<input type="text"/>		
Date of Birth	<input type="text"/>	/	<input type="text"/>
	<input type="text"/>	/	<input type="text"/>
Account Number	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Joint account holder** (if applicable)

Title	<input type="text"/>	First names	<input type="text"/>
Surname	<input type="text"/>		
Date of Birth	<input type="text"/>	/	<input type="text"/>
	<input type="text"/>	/	<input type="text"/>

...**here by** request DDH Graham Limited or the appointed custodian for the DDH Managed Funds ('the user') and authorise to arrange for any amount DDH Graham Limited may debit or charge you to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified below subject to the terms and conditions of the Direct Debit Request - Service Agreement and any further instructions provided below.

## 2. Bank details

Name of financial institution	<input type="text"/>
Address of financial institution	<input type="text"/>
Account name with financial institution (e.g. JOHN SMITH)	<input type="text"/>
BSB (branch number)	<input type="text"/>
Account number	<input type="text"/>

## 3. Regular savings plan details

Funds	\$ Monthly Amount (minimum \$100 per month per fund)
DDH Aggressive Growth Fund	\$ .
DDH Australian Shares Fund	\$ .
DDH Balanced Growth Fund	\$ .
DDH Cash Fund	\$ .
DDH Conservative Growth Fund	\$ .
DDH Fixed Interest Fund	\$ .
DDH Preferred Income Fund	\$ .
GCI Australian Capital Stable Fund	\$ .
Selector Australian Equities Fund	\$ .

# Regular Savings Plan Form continued

## 4. Acknowledgement

By signing this Direct Debit Form you acknowledge having read and understood the terms and conditions between you and DDH Graham Limited as set out in this request and in your Direct Debit Request - Service Agreement (see below).

**1st Individual applicant OR director OR office bearer** (company signatories must include their company title)

Capacity (if company)	<input type="checkbox"/> Director	<input type="checkbox"/> Sole Director and Sole Secretary
Signature	SIGN HERE	
Full name	Date signed <input type="text"/> / <input type="text"/> / <input type="text"/>	

**2nd Joint individual applicant OR director/secretary OR office bearer** (company signatories must include their company title)

Capacity (if company)	<input type="checkbox"/> Director	<input type="checkbox"/> Secretary
Signature	SIGN HERE	
Full name	Date signed <input type="text"/> / <input type="text"/> / <input type="text"/>	

Return your completed Regular Savings Plan Form to:

**DDH Graham Limited**  
Reply Paid 330  
Brisbane QLD 4001

## Direct Debit Request - Service Agreement

### Definitions for this agreement

**account:**

the account nominated by you on the direct debit request.

**agreement:**

this Direct Debit Request Service Agreement between you and us, including the direct debit request.

**business day:**

a day other than a Saturday or Sunday or a listed public or bank holiday in Brisbane.

**debit day:**

the day that payment is due.

**debit payment:**

a particular transaction where a debit is made, according to your debit request.

**direct debit request:**

the direct debit request between you and us.

**us, we, our:**

DDH Graham Limited and /or the Custodian, the company you have authorised to debit your account.

**you:**

the customer(s) who sign the direct debit request.

**your financial institution:**

the financial institution where you hold the account that you have authorised us to arrange a debit.

### 1. Debiting your account

- 1.1 By signing a direct debit request, you authorise us to arrange for funds to be debited from your account according to the agreement we have with you.
- 1.2 We will only arrange for funds to be debited from your account:
  - a. as authorised in the direct debit request: and/or
  - b. according to any notice sent by you to us, specifying the amount payable for a product and the date the payment is due.
- 1.3 If the debit day falls on a day that is not a business day, we may direct your financial institution to debit your account on the next business day. If you are unsure about which day your account has or will be debited, please check with your financial institution.

### 2. Changes by us

- 2.1 We may vary this agreement at any time by giving you at least 10 business days notice.

### 3. Changes by you

- 3.1 All change requests must be made in writing.
- 3.2 If you wish to stop or defer a debit payment you must write to us at least 10 business days before the next debit day. This notice should be given to us before you give notice to your financial institution.
- 3.3 You may also cancel your authority for us to debit your account at any time by giving us 10 business days notice in writing before the next debit day. This notice should be given to us in the first instance and should be sent to the postal address detailed in section 8.1 below.

### 4. Your obligations

- 4.1 It is your responsibility to ensure that there are sufficient clear funds available in your account and that you have made the necessary arrangements with your financial institution to allow a debit payment to be made.
- 4.2 If there are insufficient funds available in your account, or you have failed to make the necessary arrangements with your financial institution to meet a debit payment:
  - a. you or your account may be charged a fee and/or interest by your

- financial institution; and
  - b. you or your account may be charged a fee to reimburse us for charges we have incurred for the failed transaction.
- 4.3 Please check your account statement to verify that the amounts debited from your account are correct.
- 4.4 If we are liable to pay any goods and service tax (GST) on a supply made in connection with this agreement, then you agree to pay us on demand an amount equal to the GST included in the consideration payable for the supply.

## **5. Queries**

- 5.1 If you believe that there has been an error in debiting your account, simply call 1800 226 174 between 9.00 am and 5.00 pm Monday to Friday (AEST) and confirm the details in writing with us as soon as possible so that we can resolve your concerns quickly.
- 5.2 Should your account be incorrectly debited we will arrange 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 that your account has not been correctly debited we will respond to your query giving you reasons and copies of any documents we believe justify the view we have taken.
- 5.4 If you are not satisfied with our response to your query, you should follow the complaints procedure outlined in the PDS. If we cannot resolve the matter you can still refer it to your financial institution which will obtain details from you of your transaction and may lodge a claim on your behalf.

## **6. Accounts**

- 6.1 You should check:
- a. with your financial institution whether direct debiting is available from your account as it is not available on all accounts offered by financial institutions;
  - b. your account details which have been 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.
- 6.2 Please note: If the account number you have quoted is incorrect, you may be charged a fee to reimburse our costs in correcting any deductions from:
- a. an account you do not have an authority to operate; or
  - b. an account you do not own.

## **7. Confidentiality**

- 7.1 Apart from disclosure in accordance with our privacy policy to necessary third party service providers, 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 permitted by law; or
  - b. for the purpose of this agreement (including disclosing information in connection with any query, dispute or claim).

## **8. Notice**

- 8.1 If you wish to notify us in writing about anything relating to this agreement, please send your notification to:
- DDH Managed Funds  
Reply Paid 330  
Brisbane QLD 4001
- 8.2 We will notify you by sending a notice by ordinary post to the last email address you notified to us.
- 8.3 Any notice will be deemed to have been received five business days after it is posted.