

# Direct Debit Form

## All funds

DDRF122015v1

Use this form if you are arranging a regular payment into your U Ethical account.

### 1. Investor details

Investor number

Investor name

### 2. Type of request

New  Change  Cancel

### 3. Direct debit details

Once off  Weekly  Fortnightly  Monthly  Quarterly  Half-yearly

Start date DD / MM / YYYY

Amount

\$

Amount in words

BSB

Account number

Account name

### 4. Investment details (Please select which investment you require the funds to be credited to)

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> U Ethical Enhanced Cash                 | <input type="checkbox"/> U Ethical Enhanced Cash Trust       | <input type="checkbox"/> Commercial Loan       |
| <input type="checkbox"/> U Ethical Growth Portfolio              | <input type="checkbox"/> U Ethical Australian Equities Trust | <input type="checkbox"/> Community Impact loan |
| <input type="checkbox"/> U Ethical Australian Equities Portfolio | <input type="checkbox"/> U Ethical Funeral Fund              | <input type="checkbox"/> Ministry Loan         |

#### Bank account validation

Please provide one of the following validations for this bank account (unless validation has previously been provided). A canceled cheque, a deposit slip or a copy of any documentation from your bank showing the BSB, account number and account name.

## 4. Direct debit details (Continued)

By signing this direct debit request and authority I/we acknowledge we have read and understood the terms and conditions governing the debit arrangements as set out in the terms and conditions section outlined below and in the Direct Debit Request service agreement.

I / we request and authorise U Ethical (user 128251 / 244008) to arrange for any amount U Ethical 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 above).

### Investor 1/Signatory 1

Given Name

Family Name

Signature

Date of request

DD / MM / YYYY

### Investor 2/ Signatory 2

Given Name

Family Name

Signature

Date of request

DD / MM / YYYY

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## 5. Terms and Conditions for direct debit

Our direct debit facility is an automated payment system enabling a specified amount to be automatically debited from your account with your financial institution, on a prearranged, periodical basis, and then credited to your U Ethical investment.

### Key features and benefits

- The convenience and ease of pre-arranging regular debits so you do not have to arrange individual transfers.
- Automatic debits can be one-off or periodic/regular payments.

### Key risks

- You will need to ensure that you have sufficient funds in your account to cover the direct debit amount.
- If you wish to cease the direct debit, you need to do so by notifying U Ethical.
- Any refund of funds transferred will need to be organised directly with the party you are paying, unless the debit was the result of an error made by U Ethical.
- Disruption to computer and/or telecommunications systems may occur from time to time resulting in the temporary unavailability of this service.

### Costs

U Ethical does not charge any transaction fees for direct debits. However, some banks and credit unions may charge you transaction fees, depending on the type of account. Please check with your financial institution, as you will be responsible for any transaction or dishonour fees charged thereby.

# Direct debit Request Service Agreement

## 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.
- › Business 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 U Ethical.
- › You means the customer who signed the direct debit request.
- › Your financial institution is the financial institution where you hold the account that you have authorised us to arrange to debit.

## 1. Debiting your account

- 1.1 By signing a direct debit request, 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.
- 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 following business day. If you are unsure about which day your account has or will be debited you should contact us directly.

## 2. Changes by us

- 2.1 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. Changes by you

- 3.2 If you wish to stop or defer a debit payment, you must notify us in writing at least seven (7) days before the next debit day.
- 3.3 You may also cancel your authority for us to debit your account at any time by giving us seven (7) days notice in writing before the next debit day.

## 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;
  - b) you may also incur fees or charges imposed or incurred by us; 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 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.

## 5. Dispute

- 5.1 If you believe that there has been an error in debiting your account, you should notify U Ethical directly and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly.
- 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 a credit to 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.
- 5.4 Any queries you may have about an error made in debiting your account should be directed to us so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still refer it to your financial institution which will obtain details from you of the disputed 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 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 U Ethical, Level 5, 130 Little Collins Street, Melbourne VIC 3000.
- 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 two business days after it is posted.