



ZURICH[®]

Direct debit request

(Investment, Superannuation and Retirement products)

This Direct debit request form should be used by existing investors only and may be used to set up a new or change an existing regular direct debit payment from your Australian bank, building society or credit union account.

Service Agreement

This agreement sets out the terms and conditions on which the Account Holder has authorised Zurich to debit money from their account and the obligations of Zurich and the Account Holder under this Agreement.

The Account Holder understands and agrees that:

- Direct debiting may not be available on all accounts. The Account Holder is responsible for ensuring the specified account can accept direct debits and there are sufficient cleared funds available in the nominated account to permit payments under the Direct Debit Request on the due date for payments.
- Zurich accepts no responsibility for issues arising where incorrect details have been provided. The Account Holder should check the account details provided to Zurich are correct. If uncertain, check with your financial institution before completing the Direct Debit Request.
- Zurich will debit the account for the sum of the amounts due at the debit date for all specified products.
- Changes to bank account details must be provided in writing, or by telephoning Zurich (or by such other means as we approve).
- Zurich will give the Account Holder at least 14 days notice in writing if there are any changes to the terms of this Service Agreement.

Zurich agrees that:

- When the due date for payment is not a business day, the debit will be processed on the next business day.
- The Account holder can cancel, change*, defer or suspend the Direct Debit Request on a policy by providing notice to Zurich in writing or by telephone (or by such other means as we approve), or directly with the Account Holder's financial institution (which is required to act promptly on the instructions). Notification must be received by Zurich at least 14 days before the next drawing date in order to process your instructions.

*The Account Holder's financial institution can "change" the Direct Debit Request only to the extent of advising Zurich of new account details.

- Upon request, Zurich will forward a copy of the current terms and conditions for direct debits, to the Account Holder by post, facsimile or other agreed method.
- Zurich will provide details of this Direct Debit, on request.

Disputes

The Account Holder should give notice of any disputed debit to Zurich. Zurich will respond within 7 working days of receiving your letter. Alternatively, the Account Holder can take it up directly with the Account Holder's financial institution.

Dishonoured debits

If a drawing is unsuccessful, Zurich will cancel the payment in respect of the dishonoured debit. On receipt of new information after a dishonour, Zurich will process a one-off debit to pay the policy up to date. If two consecutive dishonours occur, Zurich may cancel the authority. Zurich may charge a dishonour fee to the relevant product. Currently the fee is nil. The financial institution may also charge fees relating to the dishonour to the account, which is the Account Holder's responsibility.

Direct debit for regular contributions for members age 65 or over (superannuation only)

If you are aged 65 or over, and you, your spouse or your employer has a direct debit arrangement for regular contributions, this arrangement will be suspended unless the Trustee is satisfied that you meet the relevant 'at work' test as set out by Superannuation law. Upon your confirmation that you satisfy the 'at work' test, we will recommence the direct debit arrangement.

Confidential information

Zurich may disclose information about your account to its banker (in connection with a claim made against it relating to an alleged incorrect or wrongful debit made from the account), your financial institution, the Trustee of the Zurich Master Superannuation Fund, your adviser and to other companies within the Zurich Financial Services Australia Group of companies. Zurich will not disclose information about you or the account to any other person, except where you have given consent or where the disclosure is required by law.

The Account Holder may give notice to Zurich in writing to Zurich Australia Limited, Locked Bag 994, North Sydney, NSW, 2059 or by contacting Zurich on 131 551.



Your privacy

Zurich and the Trustee are bound by the Privacy Act 1988 (Cth). In completing the forms or questions herein you will be providing Zurich and the Trustee with your personal and, perhaps, sensitive information. The collection and management of this information is governed by the Privacy Act 1988. Please refer to the 'Trustee Privacy Statement' section in the "**Zurich Superannuation Plan and Zurich Account-Based Pension Fee Guide and Additional Information**" document located at www.zurich.com.au/zspandzabp.

A more detailed explanation of the Trustee's Privacy policy is available at www.eqt.com.au/global/privacystatement and can be obtained by contacting the EQT Group's Privacy Officer on (03) 8623 5000, or alternatively by contacting us via email at privacy@eqt.com.au. You should refer to the EQT Group Privacy policy for more detail about the personal information the EQT Group collects and how the EQT Group collects, uses and discloses your personal information.

For information about Zurich's Privacy Policy, a list of service providers and business partners that Zurich may disclose your Information to, a list of countries in which recipients of your Information are likely to be located, details of how you can access or correct the Information we hold about you or make a complaint, please refer to the Privacy link on the Zurich homepage – www.zurich.com.au, contact Zurich by telephone on 132 687 or email at privacy.officer@zurich.com.au

Please retain this Service Agreement for your information.

Equity Trustees Superannuation Limited
ABN 50 055 641 757, AFSL 229757, RSE L0001458
Level 1, 575 Bourke Street Melbourne VIC 3000

Zurich Customer Care
Telephone: 131 551, Facsimile: 02 9995 3797
www.zurich.com.au

The issuer of the Zurich Superannuation Plan (SPIN ZUR0473AU) and the Zurich Account-Based Pension (SPIN ZUR0469AU) is Equity Trustees Superannuation Limited ABN 50 055 641 757, AFSL 229757 who is the Trustee of the Zurich Master Superannuation Fund ABN 33 632 838 393, SFN 2540/969/42.



Direct debit request

(Investment, Superannuation and Retirement products)

The Account Holder authorised and requests payment to be made to Zurich Australia Limited (User ID No 117) by direct debit from the account set out as shown



1 Member details

Investment Number

Title Surname

Given Names

Residential address State Postcode

Contact details Work () Home ()

Mobile Email

2 Payor details

Zurich will send the billing details to the person/company you nominate in this section. The following information is also required for identification purposes to enable further changes to the direct debit (where applicable) over the telephone. If this section is left incomplete, the payor will be noted to be the same as the investor. If the payor is your employer, please ensure this section is completed.

Title Surname / Company name

Given name(s)

Address State Postcode

Contact name and position

Contact details Work () Home ()

Mobile Email

Office use only – Client Number

3 Contribution details

Please tick ✓ as relevant:

I want to commence a new Direct Debit

I want to change the bank account detail for my existing Direct Debit

I want to change my existing regular contribution amount

I want to change the contribution type

Amount to be debited: \$

For superannuation investments, this section must be completed.

Contributions made through this Direct Debit should be treated as:

Employer Super Guarantee (ZSP/ZRP policies only)

Employer - Award

Employer – Additional (ZSP/ZRP policies only)

Salary Sacrifice (ZSP/ZRP policies only)

Personal contributions*

Self-employed contributions*

Spouse contributions

IMPORTANT: Regular contributions can only be made by one deduction from one financial institution.

* Personal after-tax contributions can only be accepted where the Trustee has been provided with your valid Tax File Number.

Please call Zurich Customer Care on 131 551 if you are not sure if the Trustee has your Tax File Number or if you have any questions.

4 Account details

Please ensure that the account details provided are correct. If in doubt, refer to your financial institution.

Name of financial institution _____

Address _____

State _____

Postcode _____

Branch / State / Branch (BSB number)

<input type="text"/>	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Account Number

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Account name _____

Please debit my account

Monthly

Quarterly

Half-Yearly

Yearly

On the following day of the month

5th

10th

11th

14th

20th

25th

5 Declaration

I/we acknowledge that this Direct Debit Request is governed by the terms of the Direct Debit Request Service Agreement (as attached to this form) and the terms and conditions of my Zurich Account. I have read and agree to the terms and conditions.

Account holder 1 name _____

Account holder 1 signature

X

Date

/ /

Account holder 2 name _____

Account holder 2 signature

X

Date

/ /

Equity Trustees Superannuation Limited

ABN 50 055 641 757, AFSL 229757, RSE L0001458. Level 1, 575 Bourke Street Melbourne VIC 3000.

Zurich Australia Limited

ABN 92 000 010 195, AFSL 232510. 5 Blue Street North Sydney NSW 2060.