

DIRECT DEBIT REQUEST

Request and Authority to debit the account named below to pay Mainstream Fund Services Pty Ltd

Your Surname or Company Name

Your Given Names or ABN/ARBN

Account Name

Financial Institution

Branch

BSB number (must be 6 digits)

Account Number

Acknowledgement

By signing this direct debit request, you authorise and are providing Mainstream Fund Services Pty Ltd (user ID: 524538), in respect to your investment amount, to debit the account as described above, any amount which it may debit or charge through the direct debit system in connection with your existing savings plan investment amount and any future amounts you instruct Mainstream Fund Services Pty Ltd to invest in the 1851 Emerging Companies Fund. Also by signing, you certify that you have understood and agreed to the terms governing the direct debit arrangements between you and Mainstream Fund Services Pty Ltd.

Signature

Date

Address

Signature

Date

Address

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 in the application form or additional application form

Us or **we** means **Mainstream**, (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.

Debiting your Account

- a. 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*.
- b. 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.
- c. 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.

We ask that Direct Debit requests are sent 5 business days prior to 2pm on the last business day to allow enough time for the Direct Debit to clear. Upon confirmation that the funds are cleared we will apply the funds on the next Rebalancing Date.

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

Amendments by You

- a. *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:
 - I. Mainstream Fund Services Pty Ltd
1851 Emerging Companies Fund
GPO Box 4968
SYDNEY NSW 2001
or
 - II. by telephoning us on 1300 133 451 during business hours; or
via email to registry@mainstreamgroup.com; or
 - III. arranging it through your own financial institution.

Your Obligations

- a. 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*.
- b. If there are insufficient clear funds in *your account* to meet a *debit payment*:
 - I. *you* may be charged a fee and/or interest by your *financial institution*;
 - II. *you* may also incur fees or charges imposed or incurred by us; and
 - III. *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*.
- c. *You* should check *your account* statement to verify that the amounts debited from *your account* are correct
- d. If **Mainstream Fund Services Pty Ltd** is liable to pay goods and services tax ("GST") on a supply made in connection with this *agreement*, then *you* agree to pay **Mainstream Fund Services Pty Ltd** on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

Confidentiality

- a. 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.
- b. We will only disclose information that we have about *you*:
 - IV. to the extent specifically required by law; or
 - V. for the purposes of this *agreement* (including disclosing information in connection with any query or claim).

Mainstream

- c. If *you* wish to notify *us* in writing about anything relating to this *agreement*, *you* should write to **Mainstream Fund Services Pty Ltd**:
1851 Emerging Companies Fund
GPO Box 4968
SYDNEY NSW 2001
 - . We will notify *you* by sending a notice in the ordinary post to the address *you* have given *us* in the *Direct Debit Request*.
 - . Any notice will be deemed to have been received on the third *banking* day after posting.