

DIRECT DEBIT REQUEST

Return form to:

E*TRADE Australia
PO Box 1346
Royal Exchange NSW 1224

or

Fax to: 1300 553 968

1. Account Details

E*TRADE Account Number:

Account Name/s:

Account Designation:

A/C >

I/We authorise and request E*TRADE Australia Securities Limited ('ETRADE Australia') to arrange for funds to be debited from my/our account at the financial institution identified below:

I/We understand and acknowledge that:

1. My financial institution has absolute discretion to decide the order in which it will pay money under this request, or any other request, authority or mandate;
2. My financial institution has absolute discretion to refuse to honour this request at any time;
3. You may vary the amount or frequency of future debits to meet amounts payable under the product;
4. This request operates on the terms of the attached Direct Debit Service Agreement (as varied by you).

Bank/Financial Institution:

Address of Bank/Financial Institution:

Account Name:

BSB Number:

Account Number:

2. Signatory Requirements

Signature:

Signature:

Name:

Name:

Title (if company):

Date:

Title (if company):

Date:

*Note: This Direct Debit Request specifies the E*TRADE Australia Service to which it applies. The Request is made on the terms of the Direct Debit Service Agreement.*

Direct Debit Service Agreement

This agreement sets out the terms on which you have authorised E*TRADE Australia to arrange for amounts owing to E*TRADE Australia, to be made by deduction from your account at the **approved financial institution**.

1. You will need to complete the Direct Debit Request (DDR-Form) set out in the Application Form to use the E*TRADE Australia trading facility provided by us (the 'Service').
2. By the Direct Debit Request, you authorise us to arrange for amounts that become payable to E*TRADE Australia under the Service, to be made by deduction from your account at the **approved financial institution's** written on your DDR-Form.
3. Your Direct Debit Request allows us to arrange for payment to us for the amounts on the trade day or other nominated times, as required by the E*TRADE Australia terms and conditions ('Conditions') of the Service including all amounts in relation to your trading instructions or your advisors trading instructions to us.
4. You can cancel your Direct Debit Request by calling us on 1300 363 241 8am to 7pm EST weekdays, for the cost of a local call. We will require 6 working days to process your cancellation request (in some cases, we will also need your written confirmation). You or your advisor cannot, however, vary, defer or suspend it, or stop or suspend an individual debit from taking place under it.
5. Once you have asked us to cancel your Direct Debit Request:
 - We will cancel any outstanding buy orders that have been approved on the basis of accessing funds via direct debit;
 - We can still use the Direct Debit Request to process any filled, but unsettled, buy orders for another 6 working days; and
 - You will not be able to give further buy orders without cleared funds in your E*TRADE Australia ANZ bank account or until we have received a replacement Direct Debit Request.
6. Debits will be processed in accordance with the Conditions of the Service. If a due date for a debit falls on a weekend or public holiday, the debit will be processed on the next settlement day. Please contact us if you are uncertain when a debit will be processed to your account.
7. You must ensure that you have sufficient **cleared funds** available in the nominated account by the due date to permit the payments under the Direct Debit Request as required by the Conditions of the Service.
IMPORTANT Information: The funds will be drawn on trade day. Please ensure that when placing an at limit order that cleared funds are maintained in the account at the approved financial institution, during the entire life of the order.
Insufficient cleared funds in your nominated bank account e.g an uncleared cheque deposit will result in the drawing being unsuccessful.
8. If a drawing is unsuccessful:
 - Either you or your advisor will need to transfer cleared funds to the E*TRADE ANZ cash management account by T+3; and
 - you, will be charged the scheduled fail fee of \$25 of trade value for each day a contract remains unsettled.**IMPORTANT Information:** If you deposit a cheque or some other uncleared funds into the ANZ CMT and it does not clear in time to meet settlement the scheduled failed fees will apply.
9. Please contact E*TRADE Australia on 1300 363 241 if you have any questions about your Direct Debit Request, such as concerns about a debit that we make under it. We will reply to you within seven (7) days.
10. We can vary this Service Agreement at any time after giving you 14 days notice of the changes.
11. We will keep information about your financial institutions account confidential, except to the extent necessary to resolve any claim you might make relating to a debit which you claim has been made incorrectly.
12. Please ensure that your approved financial institution allows direct debits on your nominated account