

INVESTOR DETAILS

Investor number	Investor account name
Contact name	Contact number
Email address	

DIRECT DEBIT DETAILS

I/We hereby authorise and request La Trobe Financial (User IDs 404708 (Classic Notice Account), 535941 (90 Day Notice Account), 609932 (6 Month Notice Account), 405155 (12 Month Term Account), 609931 (2 Year Account) or 535931 (4 Year Account)) to debit the nominated financial institution account registered with you through the Bulk Electronic Clearing System (BECS) and credit the payment amount to my/our account with the La Trobe Australian Credit Fund in either the Classic Notice Account, 90 Day Notice Account, 12 Month Term Account or 4 Year Account, as instructed in accordance with this request and the Direct Debit Service Agreement.

Payment Details (you want us to debit your bank)

<input type="checkbox"/> Pay now; OR	Classic Notice Account	\$
<input type="checkbox"/> Date: _____	90 Day Notice Account	\$
	6 Month Notice Account	\$
	12 Month Term Account	\$
	2 Year Account	\$
	4 Year Account	\$
	Total	\$

Nominated financial account details

Bank account name	
Bank account holder(s) name(s)	
BSB	Account number
Bank/branch	

Note: The provided bank details must match the investor(s) existing nominated bank account held on file.

Direct Debit Request Service Agreement

This authority covers La Trobe Financial Asset Management Limited ABN 27 007 332 363 (La Trobe Financial) using APCA User IDs 404708 (Classic Notice Account), 535941 (90 Day Notice Account), 609932 (6 Month Account), 405155 (12 Month Term Account), 609931 (2 Year Account) or 535931 (4 Year Account) as the Responsible Entity for the La Trobe Australian Credit Fund ARSN 088 178 321 (**the Fund**) in which you are an investor. It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider. Please download or print this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request (**DDR**) and should be read in conjunction with your DDR authorisation. By requesting a direct debit by the method presented, you acknowledge that:

- By entering an amount in the Invest module in La Trobe Direct or by requesting a direct debit by telephone or in writing, you authorise us to arrange for funds to be debited from your nominated bank account registered on our system in accordance with the Agreement.
- We will debit your nominated bank account held on your account to credit amounts to your account held with La Trobe Financial as and when requested by you via our online platform, La Trobe Direct, by telephone or by completing a Direct Debit Request form.
- When the payment date is not a business day in Victoria, the direct debit may be processed on the next business day in Victoria. If you are unsure as to when the debit will be processed, you can confirm with your financial institution.
- You can cancel, defer or amend the Direct Debit Request up to and including the day prior to the payment date online via your account in La Trobe Direct or by contacting La Trobe Financial's Investor team on 1800 818 818. Alternatively, you can cancel the Direct Debit Request by contacting your financial institution. La Trobe Financial cannot amend the Direct Debit Request without authorisation from you, although we may decline to process the Direct Debit Request.
- Direct debit, through BECS, is not available for all financial institution accounts. You are responsible for checking that your nominated financial institution account is available through BECS and checking that the account details match a recent bank statement prior to agreement with this DDR.
- If you have requested a Direct Debit by **telephone**, we will provide you with a written Direct Debit Request and Direct Debit Request Service Agreement within 7 days of the processing of the direct debit.
- It is your responsibility to ensure that there are sufficient cleared funds in the nominated financial institution account, by the payment date, to allow for the debit of the payment amount. Where there are insufficient funds and the debit request is returned unpaid (i.e. dishonoured), you acknowledge that a dishonour fee will be charged to your account with the Fund in accordance with the current Product Disclosure Statement (**PDS**). You understand your financial institution may also charge a dishonour fee.
- You may contact either your financial institution or La Trobe Financial to dispute a debit. Initial queries should be made by contacting La Trobe Financial's Investor team on 1800 818 818. La Trobe Financial's process for dispute resolution is outlined in the Fund's PDS.
- Your account details will be maintained in accordance with the privacy requirements outlined in the Fund's PDS, subject to the provision of any information required by a financial institution in relation to a claim of alleged incorrect or wrongful debit.
- If you wish to notify us in writing about anything in this agreement you should write to La Trobe Financial GPO Box 2289 Melbourne Vic 3001 and we may respond either electronically or by ordinary post to the email or postal addresses registered with La Trobe Financial. Any notice by post is deemed to have been received on the third business day in Victoria after emailing or posting.
- La Trobe Financial will provide not less than 14 days' notice to you if we propose to vary any of the terms of these debit arrangements.
- The Direct Debit Request Service Agreement can be found on our website www.latrobefinancial.com.au

Signature of account holder	Signature of account holder
Name	Name
Date	Date

RETURN COMPLETED, SIGNED FORM TO:

Mail: **La Trobe Financial**
GPO Box 2289
Melbourne Victoria 3001 Australia

Email: **investor@latrobefinancial.com.au**

ENQUIRIES:

Email: **investor@latrobefinancial.com.au**

Toll Free: **1800 818 818**

Office use only

Signatures confirmed by _____ Processed by _____