

3A. MAKE OR CHANGE REGULAR PAYMENTS TO MY WESTPAC ONLINE INVESTMENT LOAN

You may elect to pay either:

- An amount equal to the monthly interest charge on your Westpac Online Investment Loan. In most instances, this will be a variable sum deducted from your nominated bank account on the first business day of each month; or
- A sum where you determine the amount, frequency and date on which monies will be deducted from your nominated bank account.

\$ Start date (dd/mm/yyyy) / /

Frequency Weekly Fortnightly Monthly

3B. MAKE A ONE OFF PAYMENT TO MY WESTPAC ONLINE INVESTMENT LOAN

Please deduct the following one-off amount from my nominated bank account.

Amount Deduction date (dd/mm/yyyy) / /

4. DECLARATION AND SIGNATURES

I/We confirm that I/we am/are the primary account holder or authorised signatory for funds to be deducted from or credited to this nominated bank account through the Bulk Electronic Clearing System.

In addition to the amounts specified by me/us under Debit Instructions above, I/we authorise BT Securities Ltd to debit the account with an amount required to pay off the total amount or part of it owing under the Westpac Online Investment Loan Facility.

I/We acknowledge that this Direct Debit arrangement is governed by the terms provided in the BTS Direct Debit Request Service Agreement (APCA User ID no. 037977) provided below.

I/We authorise BT Securities Limited to confirm my/our account details with the financial institution above.

Signature of **Bank Account Holder 1**

Date (dd/mm/yy)

/ /

Signatory's Full Name (please print)

Signature of **Bank Account Holder 2**

Date (dd/mm/yy)

/ /

Signatory's Full Name (please print)

BT SECURITIES LIMITED ('BTS') DIRECT DEBIT REQUEST SERVICE AGREEMENT (APCA USER ID NO. 037977)

This agreement sets out the terms on which you have authorised BTS to arrange for amounts payable to BTS to be made by deduction from your account at your Financial Institution in accordance with this Direct Debit Request.

At least one of the account signatories must be a party to the Westpac Online Investment Loan Facility.

OUR RIGHTS

- Where the drawing date falls on a non business day we will draw the amount on the next business day. If at any point you are uncertain as to when the debit will be processed to your Nominated Bank Account you should contact your Financial Institution.
- We will not change the amount or frequency of drawings without your prior instructions except when we debit the account to recover the total amount or part of it owing under the Westpac Online Investment Loan Facility.
- We reserve the right to cancel the BTS Direct Debit Plan drawing arrangements if three or more drawings are returned unpaid by your nominated Financial Institution and any monies owing will be added to your loan unless alternative instructions are received.
- You should check your account details provided in Section 2 of this Nominated Bank Account Form against a recent statement from your nominated Financial Institution to ensure they are accurate. If you are uncertain about your account details or the availability of the BTS Direct Debit Plan in relation to your account, you should check with your Financial Institution as direct debiting through the Bulk Electronic Clearing System may not be available on all accounts.
- We will keep all information pertaining to your nominated account at the Financial Institution, private and confidential. However, Westpac Banking Corporation may require BTS to provide that information to it in connection with a claim made on it relating to an incorrect or wrongful debit or credit.

YOUR RIGHTS

- You may terminate the BTS Direct Debit Plan drawing arrangements at any time or stop any individual drawing by giving written notice to us or your Financial Institution at least 14 business days prior to the next drawing.
- You may defer or suspend deductions to the BTS Direct Debit Plan for up to 3 months or alter the details of your BTS Direct Debit Plan by giving written notice to us or your Financial Institution at least 10 business days prior to the next drawing.
- If you want to change the drawing amount and/or frequency of your BTS Direct Debit Plan, written notification signed by all signatories to the bank account and who are not the borrowers to the Westpac Online Investment Loan Facility, must be received by us at least 10 business days prior to the next drawing.
- If you consider that an amount under Debit Instructions above has been initiated incorrectly you should take the matter up directly with us.
- We will give you at least 14 business days notice in writing of any changes to the terms of the drawing arrangements.
- If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with us by contacting us on 1300 551 744. Alternatively, you may direct any claims to your Financial Institution.

YOUR COMMITMENT TO US, YOUR RESPONSIBILITIES

- It is your responsibility to ensure that sufficient funds are available in the nominated account to meet a drawing on its due date.
- It is your responsibility to ensure that the authorisation given to draw on the nominated account, is identical to the account signing instruction held by the Financial Institution where the account is based.
- It is your responsibility to advise us if the account nominated by you under the BTS Direct Debit Plan drawing is transferred or closed.
- It is your responsibility to arrange with us a suitable alternative payment method should:
 - your facility be cancelled as a result of unpaid monies;
 - your facility be cancelled by either yourself or your nominated Financial Institution.

Special note: BT Securities Limited ('BTS') Direct Debit Request Service Agreement

If you are not the borrower on the Westpac Online Investment Loan Facility, you may not have any control over the operation of the loan, and therefore the amount of interest that will be debited from your bank account or any amount that is debited to pay off the total amount or part of it owing under the Westpac Online Investment Loan Facility. The size of the loan may vary and BTS will not advise you if the borrower varies the size of the loan.

Additionally in order to verify your signature, you may be required to submit a copy of your Driver's Licence or Passport that has been certified by a Justice of the Peace or Solicitor.

If you would like to link additional bank accounts to the loan complete a separate Direct Debit Request form for each bank account. These forms are available at westpac.com.au.