



BT Margin Lending Westpac BlueChip20 — Change of Bank Account Details Form

Use this form to enable BT Securities Limited ABN 84 000 720 114 trading as BT Margin Lending to debit and/or credit your bank account on request.

This form can also be used to change your bank account details that are linked to your Westpac Bluechip 20 Investment account.

Complete this form using **black pen** – print in clear **CAPITAL LETTERS**

QUESTIONS?

If you are a direct investor:

- call BT Customer Relations Consultants on 1800 816 222, or
- email us at client.marginlending@btfinancialgroup.com.

If you are a financial planner:

- call BT Adviser Relations on 1800 671 409
- email us at adviser.marginlending@btfinancialgroup.com.

Phone lines are available Mon–Fri from 8.00am–6.30pm (AEST).

1. BORROWER'S DETAILS

Borrower's name(s)

Borrower's Client Code

Investor SMA number

S M A

2. NOMINATED BANK ACCOUNT

If you complete this form we will debit or credit this account according to the terms and conditions of your margin loan and the Westpac BlueChip20 PDS and your instructions whether they be written, over the telephone or online.

At least one of the account signatories must be a borrower to the BT Margin Loan and all bank account holders must sign.

I/We give permission that you withdraw funds from my/our account with the following financial institution:

Name of financial institution

Branch name

BSB number

Account number

Account holder's name(s)

3. DIRECT DEBIT INSTRUCTIONS

- Note:**
- You can choose to have any combination or all of the debit options listed below.
 - Your nominated bank account will be linked to your BT Margin Loan for future debit and/or credit instructions.

Debit my monthly interest amount

An amount equal to the monthly interest charge on your BT Margin Loan will be debited from the nominated account on the first business day of each month. In most instances, this will be a variable sum.

Debit the account for a one off amount

The amount specified will be debited from your nominated bank account

(For example, use this option if you want to make a payment to reduce your loan, or an additional lump sum investment contribution (you'll need to complete an Additional Investment Form or instruction for the total investment amount). The form can be downloaded from www.westpac.com.au/bluechip20.)

Amount

\$

Debit the account for the monthly regular gearing amount required under the Westpac BlueChip20 Regular Contribution Plan (as set out in the Westpac BlueChip20 PDS)

The amount specified will be deducted from your nominated bank account on the 15th of each month, or if this is not a business day, the next business day.

Amount

\$

Start date (dd/mm/yy)*

1 5 / /

* Note. The debit date will be the next standard Westpac BlueChip20 regular gearing after the start date specified.

5. INCOME PAYMENT — OPTIONAL

Use this section if you would like to have your income (interest and dividends) paid to a nominated bank account, your BT Margin Loan or to be reinvested.

- Reinvested
- Paid to my BT Margin Loan
- Paid to my bank account as nominated in section 2.
- Paid to my bank account below

At least one of the account signatories must be a borrower to the BT Margin Loan and all bank account holders must sign.

Name of financial institution

Branch name

BSB number

Account number

Account holder's name(s)

6. SIGNING SECTION

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 Margin Lending to debit the account with an amount required to pay off the total amount or part of it owing under the BT Margin Loan.

I/We acknowledge that this Direct Debit arrangement is governed by the terms given below.

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

For Company or Company Trustee account holders, either two Directors, or one Director and the Secretary, or the Sole Director and Secretary must sign. Please indicate your company capacity by marking the appropriate box below your signature.

Signature of **Bank Account Holder 1**

Date (dd/mm/yy)

Signatory's full name (*please print*)

Director Sole Director/Sole Secretary

Signature of **Bank Account Holder 2**

Date (dd/mm/yy)

Signatory's full name (*please print*)

Director Company Secretary

BT SECURITIES LIMITED ('BTS') DIRECT DEBIT REQUEST SERVICE AGREEMENT

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 the Direct Debit Request form.

At least one of the account signatories must be a party to the BT Margin Loan.

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 BT Margin Loan.
- 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 alternate instructions are received.
- You should check your account details provided in 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 BT Margin Loan, 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 BT Margin Lending on 1800 816 222. 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 alternate 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: Client Service Agreement

If you are not the borrower of the BT Margin Loan, 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 BT Margin Loan.

There is no maximum loan limit and BTS will not advise you if the borrower varies the size of their loan.

Additionally in order to verify your signature, you may be required to submit a copy of your Drivers 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 please complete a separate Direct Debit Request form for each bank account. These forms are available on www.westpac.com.au/bluechip20.

You can submit this form by:

-  mail BT Margin Lending
GPO Box 3917, Sydney NSW 2001
-  fax **This form cannot be faxed**