



Direct Debit Request Schedule



MLC Limited
ABN 90 000 000 402

MLC Investments Limited
ABN 30 002 641 661

I/We,

Surname (or Company/Business Name)

Given Name(s) (or ACN/ABN)

Surname

Given Name(s)

request MLC Limited (ABN 90 000 000 402) (user ID No. 000 108) and/or MLC Investments Limited (ABN 30 002 641 661) (user ID No. 022 779) to draw money from my/our account conducted with:

Name and Address of Financial Institution

Name of Account to be Debited

BSB

Account Number

Note: Direct debiting is not available on the full range of financial institution accounts. If in doubt, please refer to your financial institution before completing this Schedule.

Payment Details

MLC Account/Policy Number

Amount *

Choose one of the following:

1.	\$
2.	\$
3.	\$
4.	\$
5.	\$
6.	\$
TOTAL	\$

- Monthly
- Quarterly#
- Half-yearly#
- Yearly#

Important: Please be aware that not all MLC accounts/policies provide this payment frequency.

* Details of amount not required for Whole of Life, Endowment, Pure Endowment, Personal Protection Portfolio or Life Cover Super policies.

If possible, I/we would prefer the Direct Debits to take place in the: First half of the month Second half of the month

I/We acknowledge that this Direct Debit Request Schedule is governed by the terms of the Direct Debit Request Service Agreement and the terms and conditions of my MLC account/policy. I have read and agree to the terms and conditions.

Name(s) of Financial Institution Account Holder(s)

Current Customer Mailing Address

Postcode

Signature(s) of Financial Institution Account Holder(s)

Date

/ /

Date

/ /

Business Telephone

Home Telephone



Direct Debit Request Schedule Service Agreement with MLC

This Direct Debit Request ('DDR') Service Agreement is issued by MLC Limited, MLC Investments Limited (MLC).

This Service Agreement and the Schedule contain the terms and conditions on which you authorise MLC to debit money from your account and the obligations of MLC and you under this agreement. You should read through the Service Agreement and Schedule carefully to ensure you understand these terms and conditions before signing the Schedule.

You should direct all enquiries about your direct debit to MLC Customer Service on the number appearing on the back of this brochure.

1. Our commitment to you

MLC will give you at least 14 days notice in writing if there are changes to the terms of the drawing arrangements (except where you have nominated automatic increases for MLC MasterKey Unit Trust).

MLC will keep the details of your nominated financial institution account confidential, except where provided to MLC's financial institution or as it requires for the purposes of conducting direct debits with your financial institution.

Where the due date is not a business day, MLC will draw from your nominated financial institution account on the business day before or after the due date in accordance with the terms and conditions of your MLC account/policy.

2. Your commitment to us

It is your responsibility to:

- Ensure your nominated account can accept direct debits.
- Ensure there are sufficient funds available in the nominated account to meet each drawing on the due date.
- Advise us if the nominated account is transferred or closed, or the account details change.
- Arrange an alternate payment method acceptable to MLC if MLC cancels the drawing arrangements.
- Ensure that all account holders on the nominated financial institution account sign the DDR Schedule.

3. Your rights

You should contact MLC providing at least 7 days notice if you wish to alter the drawing arrangements. This includes:

- stopping an individual drawing
- deferring a drawing
- suspending future drawings
- altering the Schedule
- cancelling the Schedule.

Where you consider that a drawing has been initiated incorrectly, you should firstly contact MLC Customer Service on the number appearing on the back of this brochure. If you are not satisfied with the response, please write to us. Your letter should be marked "Notice of Complaint" and addressed to:

MLC Service and Solutions,
PO Box 200,
NORTH SYDNEY NSW 2059.

MLC will respond within 7 days of receiving your letter. MLC has formal procedures for dealing with a complaint.

4. Other information

The details of your drawing arrangements are contained in the DDR Schedule.

MLC reserves the right to cancel drawing arrangements if drawings are dishonored by your financial institution.

If your account dishonours, your financial institution may charge you a fee. MLC will not charge you for any dishonours.

Your drawing arrangements are also governed by the terms and conditions of your MLC account/policy.