



**10 PLEASE COMPLETE THESE DETAILS IF YOU WISH TO DO THE FOLLOWING:**

- Make regular or one-off contributions via direct debit from your financial institution account(s) to your MasterKey Super or MasterKey Super Fundamentals account. If you wish to select more than one account to make these contributions, please attach appropriate documentation together with this form.
- Change your income payments within your MasterKey Pension or MasterKey Pension Fundamentals account.
- Change your current financial institution account details.

**DIRECT DEBIT REQUEST SCHEDULE**

**APPLIES TO MASTERKEY SUPER AND MASTERKEY SUPER FUNDAMENTALS**

Name of financial institution

Name of account to be debited

BSB number

   -   

Account number

Please specify the type and amount of contribution(s) you want to be drawn from this financial institution account. Please note that you can select more than one.

Personal	\$	<input type="text"/>
Employer (including salary sacrifice)	\$	<input type="text"/>
Spouse	\$	<input type="text"/>

Please specify the contribution to be made from this bank account

Regular contributions

This cancels any previous nominations

This is additional to my previous nomination

One-off contribution (This cancels any previous nominations)

Please indicate the preferred frequency of your regular contribution(s). If this is not specified, the frequency of monthly will be applied.

Weekly  Fortnightly

Monthly  Quarterly

Date commencing<sup>1</sup>  /  /

<sup>1</sup> If your request is not processed in time to meet this date the same date will be used for the following month's debit of your account.

I/We have read the Direct Debit Request Service Agreement on page 6 of this form and agree to its terms and conditions.

Signature of financial institution account holder(s)

 \_\_\_\_\_ Date / /

 \_\_\_\_\_ Date / /

**APPLIES TO MASTERKEY PENSION AND MASTERKEY PENSION FUNDAMENTALS**

Name of financial institution

Name of account

BSB number

   -   

Account number

**INCOME PAYMENTS**

Select the annual amount of income (gross of tax) you want to receive (select one only)

Minimum

Maximum<sup>1</sup>

Specified amount<sup>2</sup> \$

<sup>1</sup> Applies to a transition to retirement pension only.

<sup>2</sup> If you have shown a Specified amount, this must be within the required minimum and maximum (if applicable) limits.

What portion of your income is to be paid to this account

%

Please specify your preferred income date

/  /

Select the preferred frequency of your income payments

Weekly  Fortnightly  Monthly

Quarterly  Half-Yearly  Yearly

**IMPORTANT NOTE:**

- A valid TFN must be provided (*see Question 9*).
- You cannot split the payment of a contribution (eg personal) across 2 accounts.
- You can only select one financial institution account to make one-off contributions.
- Telephone withdrawals will be activated using the financial institution details outlined under Direct Debit Request Schedule on this form. This can be changed at anytime.
- If you wish to have your income payments paid to a third party bank account where you are not the account holder, we require proof of identity documents for each recipient. If the third party recipient account is in joint names, proof of identity is required for each account holder.  
Please refer to [mlc.com.au](http://mlc.com.au) for the *Proof of Identity Form*

## YOUR CREDIT CARD INVESTMENT FACILITY

### APPLIES TO MASTERKEY SUPER AND MASTERKEY SUPER FUNDAMENTALS ACCOUNTS ONLY

- 11** If you wish to update or provide your credit card details please complete this section and nominate the MLC MasterKey account(s) you would like contributions made to.

MLC Account number(s)


I (cardholder name)

request MLC Nominees Pty Limited (ABN 93 002 814 959) to deduct from my credit card or any replacement/substituted card the contributions that I request.

MasterCard  Visa

Card number

Expiry date

Please specify the type of contribution(s) to be deducted from this credit card:

- Personal  
 Employer (authorised person to sign below)  
 Spouse

Signature of cardholder

Please note that contributions by credit card are only available on a 'one-off' basis for MLC MasterKey Super / Super Fundamentals accounts.

**A valid TFN must be held on the account (see Question 9).**

## LINKING FOR MASTERKEY FEE REFUNDS

- 12** Complete the following details if you wish to link with another MasterKey Investor for the purpose of receiving the benefits of a MasterKey fee refund.

**Note: You can only link with one other MasterKey Investor.**

Name of nominated person or business for linking

Date of birth of nominated person

Residential address

  
  
  
Postcode 

MLC MasterKey Customer Number of nominated person/business

Relationship to you

- Spouse  De facto  Parent  Trust  
 Child  Sibling  Business

Signature of person or representative of the business or trust nominated above.

Date / /

**YOUR BENEFICIARY DETAILS**

**13** By completing this form you are overriding any previous beneficiary nomination(s).

Please select the MLC MasterKey product(s) for which you wish to make your beneficiary nomination:

MLC MasterKey Super / MLC MasterKey Super Fundamentals     MLC MasterKey Pension / MLC MasterKey Pension Fundamentals

**Note: If you have selected both of the above and want different nominations to apply, individual forms will be required.**

Please tick only one of the death benefit nomination options below:

Non-lapsing binding\*     Non-binding

**\* Your nomination will not be accepted unless two witnesses have signed and dated the Witness declaration below.**

	Name of the beneficiary (Please print full name)	Date of birth	Relationship to you (Refer to the <i>How to Guide</i> for an explanation of the types of beneficiary)	Portion of total benefit
1			<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Financial dependant <input type="checkbox"/> Interdependency relationship	%
2			<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Financial dependant <input type="checkbox"/> Interdependency relationship	%
3			<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Financial dependant <input type="checkbox"/> Interdependency relationship	%
4			<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Financial dependant <input type="checkbox"/> Interdependency relationship	%
5	Legal Personal Representative	Not applicable	Not applicable	%
<b>Total</b>				<b>100%</b>

The sum of each of your portions of total benefit must equal 100%.  
These portions are restricted to whole numbers.


**Agreement and declaration:**

I have read and understand the information provided in the Product Guide on beneficiary nominations.

I request that the Trustee accept my beneficiary nomination for my MLC MasterKey account(s).

I understand I should review my nomination regularly and as my circumstances change (eg marriage, having children, or any other life changing event) to ensure my nomination is always up to date.

Signature of applicant

 Date / /

**Witness declaration**

I declare that:

- I am over 18 years of age;
- I am not a nominated beneficiary of the Applicant and I am not one of the beneficiaries named above; and
- This form was signed and dated by the Applicant in my presence.

**Witness 1**

Surname

Given name

Signature of witness

 Date / /

**Witness 2**

Surname

Given name

Signature of witness

 Date / /

## AUTHORISED REPRESENTATIVE

Please complete the following section if you wish to appoint an Authorised Representative in respect of your account (ie to access information, switch investments and/or contribute).

An authorised representative is **not** permitted to perform any other actions in respect of your account (eg make a withdrawal or roll over from your account).

**14** Do you wish to:

Establish a **new** Authorised Representative on your account.

Replace an **existing** Authorised Representative on your account.

Mr  Mrs  Ms  Miss  Other

Surname (Family name)

Given name(s)

Date of birth of nominated person

Residential address (Note: Cannot be a PO Box)

MLC MasterKey Customer Number (if existing customer)

Home number

Work number

Facsimile

Mobile

Email address

Signature of authorised representative

## DECLARATION

**15** If I have nominated an **Authorised Representative** in respect of my account I understand and accept the terms of that authorisation, and my responsibilities in respect of that authorisation, as set out in the How to Guide.

If I have applied to link my investments with an immediate family member to receive the benefits of the **MasterKey Fee Refund**, I understand and accept the terms and conditions, as set out in the current Product Disclosure Statement (PDS).

**In all cases, please provide your signature below.**

**Signature of Investor or Power of Attorney**

**If signed under Power of Attorney**

- Attorneys must attach a certified copy of the Power of Attorney. The Attorney hereby certifies that he/she has not received notice of any limitation or revocation of his/her Power of Attorney and is also authorised to sign this form.
- If Power of Attorney was established outside of NSW, we will also require the Power of Attorney document to be certified by a legal practitioner who practices in your state.

## DIRECT DEBIT REQUEST SERVICE AGREEMENT

This Service Agreement and the Schedule in question 10 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.

You should direct all enquiries about your direct debit to the MLC Client Service Centre on **132 652** between 8 am and 6 pm (Sydney time) on any business day.

### Our commitment to you

- We will give you at least **14 days** notice in writing if there are changes to the terms of drawing arrangements or if we cancel the drawing arrangements.
- We will keep the details of your nominated financial institution account confidential, except if it is necessary to provide your details to our bank for the purpose of conducting direct debits with your bank.
- Where the due date is not a business day, we 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.

### Your commitment to us

It is your responsibility to:

- ensure your nominated financial institution account can accept direct debits;
- ensure there is sufficient money available in the nominated financial institution account to meet each drawing on the due date;
- advise us if the nominated financial institution account is transferred or closed, or the account details change. MLC requires a minimum of: **7 working days** notice of change for banks and **21 days** for Building Societies;
- 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 Schedule at question 10.

### Your rights

You should contact us if you wish to alter the drawing arrangements.

This includes:

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

Where you consider that a drawing has been initiated incorrectly, you should first contact the MLC Client Service Centre on **132 652**.

### Other information

- The details of your drawing arrangements are contained in the Schedule at question 10.
- MLC reserves the right to cancel drawing arrangements if drawings are dishonoured by your financial institution.
- If your account dishonours, your financial institution may charge you a fee. MLC does not currently charge for dishonours, but reserves the right to do so in the future.
- Your drawing arrangements are also governed by the terms and conditions of your MLC account.

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## **How to contact us**

### **MLC Client Service Centre**

If you have any questions, please contact your financial adviser, or the MLC Client Service Centre on **132 652** any business day between **8 am** and **6 pm** (Sydney time).

For more details on MLC's range of products and service visit **[mlc.com.au](http://mlc.com.au)**

### **Send your completed, signed and dated form to:**

MLC MasterKey  
PO Box 1315  
North Sydney NSW 2059

68584MT109

