

KeyInvest Investment Bonds

Change of Details Form



6. CHANGE TO REGULAR INVESTMENT PLAN

Please complete this section if you wish to change an existing Regular Investment Plan. Further information is available in the relevant Product Disclosure Statement (PDS) or Disclosure Statement (DS).

Note: for the Life Events Bond and Supersaver Bond - in order to satisfy the requirements of the '125% rule', the maximum additional investment is 125% of your previous year's contributions.

(A) Investment Fund

Regular Investment Plan

LIFE EVENTS BOND

(Min total \$100.00 per month and min \$50.00 per month in an investment option)

Balanced	\$,				.		
Growth	\$,				.		
High Growth	\$,				.		
Australian Shares	\$,				.		
International Shares	\$,				.		
Australian Cash	\$,				.		
TOTAL	\$,				.		

SUPERSAVER BOND FUND

(Min \$50 per month)

(only applicable to existing Supersaver clients on regular investment plan opened prior to 30 November 2005)

\$,				.		
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INCOME SECURITY FUND

(Min \$500 per month)

\$,				.		
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KEYINVEST FUNERAL BOND

(Min \$100 per month)

\$,				.		
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(B) Deduction Period

Please debit my regular investments (if no nomination is made, deductions will be made monthly)

Monthly
 Quarterly
 Half-yearly
 Yearly

Deductions are made on the 15th day of the month or next business day if weekend or public holiday except Supersaver Bond Fund customers whose deductions are made on the 25th day of the month.

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CHANGE OF NOMINATED BENEFICIARY (continued)

Beneficiary 2

Title	Mr		Mrs		Ms		Miss		Dr		Other									
Surname/Company/ Trust Name																				
Given Name(s)																				
Date of Birth																				
Unit No.																				
Street Name																				
Suburb																				
State																				
Home Phone																				
Fax																				
Email																				
Percentage of total benefit																				

Beneficiary 3

Title	Mr		Mrs		Ms		Miss		Dr		Other									
Surname/Company/ Trust Name																				
Given Name(s)																				
Date of Birth																				
Unit No.																				
Street Name																				
Suburb																				
State																				
Home Phone																				
Fax																				
Email																				
Percentage of total benefit																				

If you wish to nominate additional beneficiaries, please attach the necessary information.
 (Total percentage amount of all nominated beneficiaries must equal 100%).

Alternatively, on my death, please pay the proceeds of my policy to my estate

PLEASE COMPLETE AND SIGN THE DECLARATION (SECTION 9)

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9. DECLARATION

I/we the policy owner(s), whose signature(s) appear below, hereby understand/acknowledge and agree as follows:

- My/our decision in relation to this product is based on the material received, including the PDS or DS which I/we have received, read and understood.
- I/We agree to be bound by the terms of my/our Policy.
- In the event of any inconsistency between the terms of my/our Policy and the information contained in the PDS or DS, the terms of the policy will prevail.
- I/We accept that KeyInvest Ltd may send me/us information about its products or services from time to time.
- I/We understand that I/we may notify you of my/our decision not to receive further information by contacting you directly.
- I/We acknowledge that for the Life Events Bond, the unit price used to purchase units will be the unit price effective the day my/our next investment deduction is made following KeyInvest's receipt of the completed Change of Details form.
- I/We acknowledge that the performance of an investment fund is not guaranteed by KeyInvest Ltd unless otherwise stated in the PDS or DS.

Signature of Policy Owner 1

Date

Company Seal
(if applicable)



Signature of Policy Owner 2

Date

10. CONTACT US

Street Address: KeyInvest Ltd,
Level 2, 49 Gawler Place, Adelaide SA 5000

Postal Address: KeyInvest Ltd
PO Box 3340, Rundle Mall SA 5000

Phone: 1 300 658 904

Email: info@keyinvest.com.au

Web: www.keyinvest.com.au

Hours of Operation: 8.30am - 5.00pm (CST)

OFFICE USE ONLY

Policy Owner/Member details and signature verified:

Processing of form complete:

Date:

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DIRECT DEBIT REQUEST SERVICE AGREEMENT

Definitions

account means the account held at your financial institution from which we are authorised to arrange for funds to be debited.

agreement means this Direct Debit Request Service Agreement between you and us.

business day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

debit day means the day that payment by you to us is due.

debit payment means a particular transaction where a debit is made.

direct debit request means the Direct Debit Request between us and you (and includes any Form PD-C approved for use in the transitional period).

us or we means KeyInvest Ltd you have authorised by signing a direct debit request.

you means the customer who signed the direct debit request.

your financial institution is the financial institution where you hold the account that you have authorised us to arrange to debit.

1. Debiting your account

- 1.1 By signing a direct debit request, you have authorised us to arrange for funds to be debited from your account. You should refer to the direct debit request and this agreement for the terms of the arrangement between us and you.
- 1.2 We will only arrange for funds to be debited from your account as authorised in the direct debit request.
- 1.3 If the debit day falls on a day that is not a business day, we may direct your financial institution to debit your account on the following business day. If you are unsure about which day your account has or will be debited you should ask your financial institution.

2. Changes by us

- 2.1 We may vary any details of this agreement or a direct debit request at any time by giving you at least fourteen (14) days' written notice.

3. Changes by you

- 3.1 Subject to 3.2 and 3.3, you may change the arrangements under a direct debit request by contacting us on 1300 658 904.
- 3.2 If you wish to stop or defer a debit payment you must notify us in writing at least seven (7) days before the next debit day. This notice should be given to us in the first instance.
- 3.3 You may also cancel your authority for us to debit your account at any time by giving us seven (7) days notice in writing before the next debit day. This notice should be given to us in the first instance.

4. Your obligations

- 4.1 It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the direct debit request.
- 4.2 If there are insufficient clear funds in your account to meet a debit payment:
 - (a) you may be charged a fee and/or interest by your financial institution;
 - (b) you may also incur fees or charges imposed or incurred by us; and
 - (c) you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment.
- 4.3 You should check your account statement to verify that the amounts debited from your account are correct.
- 4.4 If Commonwealth Bank of Australia A.B.N. 48 123 123 124 ("CBA") is liable to pay goods and services tax ("GST") on a supply made by the CBA in connection with this agreement, then you agree to pay the CBA on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

5. Dispute

- 5.1 If you believe that there has been an error in debiting your account, you should notify us directly on 1300 658 904 and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly.
- 5.2 If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.
- 5.3 If we conclude as a result of our investigations that your account has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding.
- 5.4 Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still refer it to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

6. Accounts

- 6.1 You should check:
 - (a) with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions.
 - (b) your account details which you have provided to us are correct by checking them against a recent account statement; and
 - (c) with your financial institution before completing the direct debit request if you have any queries about how to complete the direct debit request.

7. Confidentiality

- 7.1 We will keep any information (including your account details) in your direct debit request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.
- 7.2 We will only disclose information that we have about you:
 - (a) to the extent specifically required by law; or
 - (b) for the purposes of this agreement (including disclosing information in connection with any query or claim).

8. Notice

- 8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to
PO Box 3340 Rundle Mall Adelaide SA 5000
- 8.2 We will notify you by sending a notice in the ordinary post to the address you have given us in the direct debit request.
- 8.3 Any notice will be deemed to have been received two business days after it is posted.