

# Establish or Amend a Regular Savings Plan For KeyInvest Funeral Bond Only



Member No:

Policy No:

## 1) POLICY OWNER(S) DETAILS

### Policy Owner 1

Title  Mr  Mrs  Ms  Miss  Dr Other   
Surname   
Given name(s)   
Date of birth  Contact Number

### Policy Owner 2

Title  Mr  Mrs  Ms  Miss  Dr Other   
Surname   
Given name(s)   
Date of birth  Contact Number

## 2) SET UP OR CHANGE TO REGULAR SAVINGS PLAN (RSP)

Please complete this section if you wish to set up or change a Regular Savings Plan. Further information is available in the Funeral Bond Disclosure Statement (DS).

In order to retain your Centrelink exemption, total contributions should not exceed the Allowable Limit. The Allowable limit changes each 1 July.

No.	Investment Fund (min \$25 per investment option)	Fund Manager	New RSP amt	Fund Code KI use only
1	KeyInvest Funeral Bond Capital Guaranteed Fund	Janus Henderson	\$	50
2	Conservative Index	Vanguard	\$	51
3	Balanced Index	Vanguard	\$	52
4	Growth Index	Vanguard	\$	53

### Deduction Period

Please debit my RSP (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 a weekend or public holiday.

### Automatic Increases to the RSP

Do you want to increase your RSP automatically each policy year?

Yes  No

Please increase my RSP by  % pa (maximum 25%)

Note: The % increase will be applied across all RSP investment options open on the policy anniversary date.

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## 3) NOMINATE BANK ACCOUNT

Please deduct the total RSP amount nominated in section 2 to the following bank account

I/We request and advise KeyInvest Ltd (Identification Number 113657) to arrange for any amount KeyInvest Ltd may debit or charge to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified below

(Note: contributions by credit card are not accepted) received, read

Name of Financial Institution	<input type="text"/>		
Branch	<input type="text"/>		
Account Name	<input type="text"/>		
BSB Number	<input type="text"/> - <input type="text"/>	Account Number	<input type="text"/>
Amount to be Deducted	\$ <input type="text"/> , <input type="text"/> . <input type="text"/>		

I/We acknowledge having read and understood the Terms and Conditions governing the debit arrangements as set out in the Direct Debit Request Service Agreement at section 7.

**All bank account signatories must sign below.**

Signature of Account Holder 1

Date

Signature of Account Holder 2

Date

## 4) APPLICATION TO SUSPEND REGULAR SAVINGS PLANS (RSP)

4a)  I wish to permanently stop my RSP

4b)  I wish to suspend my RSP from  /  up to and including  /

Signature of Account Holder 1

Date

Signature of Account Holder 2

Date

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## 5) 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 Disclosure Statement (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 DS, the terms of the policy will prevail.
- I/We accept that KeyInvest 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 funds will be contributed as per my/our instructions above as at the date of acceptance of this form by KeyInvest.
- I/we acknowledge that for the Funeral Bond, the unitised options used to purchase units will be the unit price effective the day that KeyInvest receives the completed additional investment form. Forms received after 2:00PM CST on a Tuesday will be processed using the following days unit price.
- I/We acknowledge that the performance of an investment fund is not guaranteed by KeyInvest Ltd unless otherwise stated in the DS.

Signature of Policy Owner 1

Date

Signature of Policy Owner 2

Date

## 6) CONTACT DETAILS

**Phone:** 1300 658 904

**Email:** [info@keyinvest.com.au](mailto:info@keyinvest.com.au)

**Web:** [www.keyinvest.com.au](http://www.keyinvest.com.au)

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

**Postal Address:**

KeyInvest  
PO Box 3340  
Rundle Mall SA 5000

**Street Address:**

KeyInvest  
Level 5, 49 Gawler Place  
Adelaide SA 5000

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## 7) 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 or 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. If you have selected automatic increases in the application form we will increase your regular debit amount by the nominated percentage annually from the commencement of the regular debit.
- 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.