

DIRECT DEBIT/CREDIT REQUEST form

Current Account Details

CMC Markets Client Account Number:

Customer Details

Customer Name _____

ACN (Australian Company Number)
(if Company) _____

Address
(PO Box not allowed) _____

Suburb/Town _____ State _____ Postcode _____

Country _____

Bank Account Details

Account Name _____
(This account should be the same account as your CMC Markets Trading Account)

Bank Name _____

Branch Name _____

Bank State Branch (BSB) Number - Account Number

Dividend Details

I hereby confirm I wish to register my above nominated bank account to be credited for all future dividend payments.

Acknowledgement

By completing and signing this form, I/We:

- hereby authorise CMC Markets Stockbroking Limited ABN 69 081 002 851 (**CMC Markets**) to arrange for funds to be debited from my/our nominated account, which are payable to CMC Markets in accordance with the relevant Stockbroking Terms and Conditions or other relevant agreement with CMC Markets, with respect to my CMC Markets Account;
- acknowledge that any debit will be made through the Bulk Electronic Clearing System from the account I/we have nominated in this document and is subject to the terms and conditions of the Direct Debit Services Agreement;
- authorise CMC Markets to credit the nominated bank account any amount CMC Markets deems payable to me/us;
- acknowledge and confirm that the account details are correct and that this document has been signed by the required number of signatories on the nominated account and are duly authorised;
- acknowledge that if the banking details provided in this documents are incorrect or invalid, CMC Markets may hold my/our funds on trust until valid banking details are provided or another payment method is agreed; and
- acknowledge and agree that this authority remains in effect until you notify CMC Markets in writing of its revocation.
- acknowledge that CMC Markets Stockbroking will require a copy of a suitable valid identification document (i.e. Driver's License or Passport) for signature verification if I/we have not already provided one to CMC Markets Stockbroking.

Customer 1

Customer 2

Customer 3

Signature(s) _____

Name(s) (printed) _____

Date / / 20 _____

Please email your completed and signed form to brokerservices@cmcmarkets.com

Service Agreement overleaf >

Stockbroking services are provided by CMC Markets Stockbroking at the request of your Introducing Adviser. Neither CMC Markets Stockbroking nor your Introducing Adviser are representatives of each other.

CMC Markets Stockbroking is the trading name of CMC Markets Stockbroking Limited (ABN 69 081 002 851, AFSL No.246381), Participant of the ASX Group.

Broker Services

GPO Box 5351
Sydney NSW 2001

1300 557 561
forms@cmcmarkets.com.au

DIRECT DEBIT SERVICE AGREEMENT

This is Your agreement with CMC Markets Stockbroking Limited ABN 69 081 002 851. It explains what Your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to You as Your Direct Debit provider. Please keep this agreement for future reference. It forms part of the terms and conditions of Your Direct Debit Request (DDR) and should be read in conjunction with Your **DDR** authorisation.

1. 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.

banking 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.

us or we means CMC Markets Stockbroking Limited ABN 69 081 002 851 (the Debit User) You have authorised by requesting a Direct Debit Request.

You means the customer who has signed or authorised by other means the Direct Debit Request.

Your financial institution means the financial institution nominated by You on the DDR at which the account is maintained.

2. Debiting Your account

- 2.1. By signing a Direct Debit Request or by providing us with a valid instruction, 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.
- 2.2. We will only arrange for funds to be debited from Your account as authorised in the Direct Debit Request or we will only arrange for funds to be debited from Your account if we have sent to the address nominated by You in the Direct Debit Request, a billing advice which specifies the amount payable by You to us and when it is due.
- 2.3. If the debit day falls on a day that is not a banking day, we may direct Your financial institution to debit Your account on the following banking day. If You are unsure about which day Your account has or will be debited You should ask Your financial institution.

3. Amendments by us

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.

4. Amendments by You

You may change*, stop or defer a debit payment, or terminate this agreement by providing us with at least 7 days notification by writing to:

Accounts Department
CMC Markets Stockbroking Limited
GPO Box 5351
Sydney NSW 2001

or

by telephoning us on **1300 557 561** during business hours;

or

arranging it through Your own financial institution, which is required to act promptly on Your instructions.

* Note: in relation to the above reference to 'change', Your financial institution may 'change' Your debit payment only to the extent of advising us of Your new account details.

5. Your obligations

- 5.1. 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.

- 5.2. If there are insufficient clear funds in Your account to meet a debit payment:

- 5.2.1. You may be charged a fee and/or interest by Your financial institution;

- 5.2.2. You may also incur fees or charges imposed or incurred by us; and

- 5.3. 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.
- 5.4. You should check Your account statement to verify that the amounts debited from Your account are correct.

6. Dispute

- 6.1. If You believe that there has been an error in debiting Your account, You should notify us directly on 1300 360 071 and confirm that notice in writing with us as soon as possible so that we can resolve Your query more quickly. Alternatively You can take it up directly with Your financial institution.
- 6.2. 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.
- 6.3. 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 in writing.

7. Accounts

You should check:

- 7.1. 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.
- 7.2. Your account details which You have provided to us are correct by checking them against a recent account statement; and
- 7.3. with Your financial institution before completing the Direct Debit Request if You have any queries about how to complete the Direct Debit Request.

8. Confidentiality

- 8.1. 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.
- 8.2. We will only disclose information that we have about You:
 - 8.2.1. to the extent specifically required by law; or
 - 8.2.2. for the purposes of this agreement (including disclosing information in connection with any query or claim).

9. Notice

- 9.1. If You wish to notify us in writing about anything relating to this agreement, You should write to:

Accounts Department
CMC Markets Stockbroking Limited
GPO Box 5351
Sydney NSW 2001

- 9.2. We will notify You by sending a notice in the ordinary post to the address You have given us in the Direct Debit Request.
- 9.3. Any notice will be deemed to have been received on the third banking day after posting.