

If you wish to use the Regular Savings Plan you will need to complete the Direct Debit form attached. This will enable Aviva Investors Australia to make direct debits from your nominated account. Please find following the terms under which periodic debits to Aviva Investors Australia will be made directly from your nominated account.

When will debits be made?

Debits by your financial institution to us in accordance with the instructions on your Direct Debit form, or as you notify us, will be made on a date to be advised by us. If the date on which any debits are due falls on a weekend or public holiday, then the debit will be made on the next banking business day.

Available funds

For the debit to occur, you must ensure there is always enough money in your account in cleared funds to meet the required debit on the due date.

What happens if funds are not available?

If there is not enough money in cleared funds in your account to meet any required debit, your financial institution will not pay us. If this happens, you will incur a dishonour fee. If any debit requested by you is not made, you remain obliged to pay any amount owing to us until we receive your payment. Cancellation of your direct debit arrangement does not affect any of our accrued rights.

Alterations

If Aviva Investors wishes to make any changes to the terms of the direct debit arrangement, including termination of this arrangement, we will provide you with at least 14 days' written notice of those changes. If you wish to make any changes to your details on your Direct Debit Form, you may do so by sending us a written notice detailing those changes. In order to process your changes, we must receive your request at least two banking business days prior to the date of your next scheduled debit.

Stopping debits

You may stop a payment to be made to us pursuant to the Direct Debit Form by notifying us in writing. We require at least two banking business days' notice to take action on this type of request. We will confirm to you in writing that the debit has been stopped. You may defer or cancel your participation in the direct debit facility by sending us a written notice at least two banking business days prior to the date of your next scheduled debit.

Availability of accounts

Payment by direct debit is not available on all accounts. Before completing the Direct Debit Form, you must check with your financial institution and confirm that it is possible for direct debits to be made to us from your nominated account. It is your responsibility to ensure you advise us if your nominated account is to be transferred or closed.

Making a complaint

If you have a complaint about the way your direct debit facility has been administered by us, please contact the Aviva Investors Investor Services team at:

Aviva Investors Australia Limited
Reply Paid 2007
Melbourne Vic 3001
Toll free 1800 671 849

The complaint will be reviewed and we will endeavour to forward a response to you within three business days. If any complaint referred to us cannot be resolved in a manner satisfactory to you, you should then contact your financial institution.

