MLC EXPAND

1 September 2025

Direct Debit Request

Please complete these instructions in BLACK INK using CAPITAL LETTERS and ✓ boxes where provided.

Depending on the type of instruction(s) you wish to give, please tick the applicable box(es) and follow the relevant steps in this form.

Instruction	Steps to complete*
☐ One-off direct debit request	1, 2, 3, 5, 7
☐ New or change an ongoing direct debit	1, 2, 4, 7
☐ Cancel an existing ongoing direct debit	1, 6, 7

* Where adding Financial Adviser Authority in Step 2, please also complete Step 8.

Step 1: Account details

Account number

Account name

Date of birth (if applicable) / /

Step 2: Financial institution details

Name of financial institution

Account name

BSB – Account number

Direct Debit Financial Adviser Authority (Optional)

Please tick the option below if you would like to authorise your financial adviser and their support staff to:

- Subsequently amend the regular direct debit request to increase or decrease the amount or frequency specified in this form, and
- allow them to request a one-off direct debit for any amount in the future from the financial institution noted above.

☐ You would like to authorise your financial adviser to make amendments to your regular direct debit request and/or to request one-off direct debits for any amount from the financial institution noted above.

Please note: Any instruction received under this authority from your financial adviser or their support staff must be submitted to us in writing. You can write to us to revoke this authority at any time.

If ticked, your financial adviser must also complete Step 8.

Step 3: One-off direct debit details

☐ As soon as practicable

OR

☐ Indicate the preferred date* ☐☐ / ☐☐ / 2 0 ☐☐

*Your preferred date must be a date that is at least 5 business days after this form is received by us. If not, or if no date is specified we may process the direct debit as soon as practicable.

Please note: Once this request is processed, the funds will be invested as per your existing standing investment instructions the next business day. If you would prefer your funds not to be invested the next business day, please update your standing investment instructions accordingly.

Amount to be debited from account $ _____

Contribution type (Super and Pension accounts only)

☐ Personal (after tax income)* ☐ Spouse Contribution ☐ Downsizer Contribution**

☐ Personal Injury Payment*** ☐ CGT small business contribution***

* If you want to claim a tax deduction for your personal contribution, please complete a tax deduction notice which can be obtained from our website or contact Client First. If this contribution is part of the pension purchase price the tax deduction notice needs to be submitted and processed prior to the pension commencing.

** You must provide us with a completed ATO downsizer form before or at the time of making your downsizer contribution. The form is available from our website or by contacting ClientFirst.

*** Please complete the appropriate election form which can be obtained from our website or by contacting ClientFirst.

For **personal contributions** paid from a company or trust bank account, please confirm the following:

☐ By ticking this option you confirm that these contributions are from monies that you are personally entitled to.

Step 4: Ongoing direct debit details

Not applicable for Pension accounts.

Date to begin* ☐☐ / ☐☐ / 2 0 ☐☐

Frequency ☐ Monthly ☐ Quarterly ☐ Half-yearly ☐ Yearly

Amount to be debited from account** $ _____

Contribution type (Super only) ☐ Personal (after tax income)*** ☐ Spouse contribution

* If this request is not processed in time to meet this date, we'll use the next available date to process your direct debit.

** The minimum ongoing direct debit amount for an Expand Investment account is $100 per frequency.

*** If you want to claim a tax deduction for your personal contributions, please complete a tax deduction notice which can be obtained from our website or contact Client First.

For **personal contributions** paid from a company or trust bank account, please confirm the following:

☐ By ticking this option you confirm that these contributions are from monies that you are personally entitled to.

Please note: Once this request is processed, the funds will be invested as per your existing standing investment instructions the next business day. If you would prefer your funds not to be invested the next business day, please update your standing investment instructions accordingly.

Step 5: Deposit Instruction

Ongoing direct debits this will be invested as per your Deposit Instruction. If you want to make changes to your existing Deposit Instructions, please update prior to sending us your direct debit request.

Once-off direct debits we will invest as per your Deposit Instruction. If you want to invest into alternative investments, you can tell us below to allocate to your Cash Account. Once in your Cash Account your adviser can submit any buys online.

☐ Apply 100% to Cash Account for this once-off direct debit.

Step 6: Direct debit cancellation

Please cancel my ongoing direct debit from ☐☐ / ☐☐ / 2 0 ☐☐

Please note: We must receive your request to cancel your ongoing direct debit at least five days BEFORE your direct debit processing date to ensure it can be cancelled on the date you have indicated.

Step 7: Declaration and signature(s)

Important note: The Trustee/Service Operator collects the information in this form in order to process your investment instructions. Any personal information provided in this form will be handled in accordance with the Trustee's or the Service Operator's privacy policy, available at myexpand.com.au/privacy.

You authorise the Trustee/Service Operator via the Custodian (IOOF Investment Services Ltd ABN 80 007 350 405, AFSL 230703), to arrange for any amount to be debited through the Bulk Electronic Clearing System, with an account held at the financial institution identified in Step 2. By signing this direct debit request, you acknowledge the debit arrangements between yourself and Expand are subject to the terms and conditions of the DDR Service Agreement and any further instructions provided on this form, which you have read and understood. This authority allows the debiting of amounts payable by you under the agreement between you and the Trustee/Service Operator.

If you have an existing Advice Fee – Upfront on your Expand account, you authorise the Trustee/Service Operator to charge this Advice fee against your Expand account from each contribution in accordance with the advice fee consent provided to the Trustee/Service Operator.

This advice fee will be paid in full to your financial adviser, until you instruct the Trustee/Service Operator to cease payment or the advice fee arrangement is terminated.

If the financial institution account is held in joint names or requires multiple signatures , please ensure the relevant signatories sign below. Generally for joint accounts all account holders must sign.

Please tick the option below if you have an arrangement with your financial institution to accept a single signatory for a joint account:

☐ By selecting this option you confirm that the operation of your joint account allows for a single signatory and you are authorised to act individually over this joint account.

Note for Power of Attorney: If this form is signed under a Power of Attorney, please attach a certified copy of the Power of Attorney to this form. If signed under a Power of Attorney, the attorney certifies that they have not received notice of revocation of that power. You generally cannot sign under a Power of Attorney if acting on behalf of an entity.

Signature

Signatory 1 _____ Date ☐☐ / ☐☐ / ☐☐☐☐

Role (such as Investor/Director/Trustee as applicable) _____

Full name _____

Additional signatures (if required)

Signatory 2 _____ Date ☐☐ / ☐☐ / ☐☐☐☐

Role (such as Investor/Director/Trustee as applicable) _____

Full name _____

Signatory 3 _____ Date ☐☐ / ☐☐ / ☐☐☐☐

Role (such as Investor/Director/Trustee as applicable) _____

Full name _____

Signatory 4 _____ Date ☐☐ / ☐☐ / ☐☐☐☐

Role (such as Investor/Director/Trustee as applicable) _____

Full name _____

Signatory 5

Date / /

Role (such as Investor/Director/ Trustee as applicable)

Full name

Signatory 6

Date / /

Role (such as Investor/Director/ Trustee as applicable)

Full name

Common seal (of company) if required

Step 8: Declaration by Financial Adviser

Only required if your client has authorised you as their agent in Step 2 to act on their behalf to amend the regular direct debit specified in this form, and to request a one-off direct debit from the financial institution nominated on this form.

In submitting this request:

- I declare that i am authorised to instruct the Trustee/Service Operator to direct debit funds from the financial institution nominated in this form and the applicant has authorised me as their agent, to request direct debits from their financial institution.
- I release and indemnify the Trustee/Service Operator and any member of the Insignia Financial Group from and against all demands, actions, proceedings, losses, liabilities and costs arising directly or indirectly out of or in connection with any direct debit instructions provided under this authority.

Signature of financial adviser

Date / /

Full name

Licensee name

Please forward all correspondence and enquiries to

Post Expand, GPO Box 264, Melbourne VIC 3001

Telephone 1800 517 124

Email clientfirst@myexpand.com.au

Web myexpand.com.au

Direct Debit Request (DDR) service agreement

21 August 2025

Please retain this service agreement for your records.

Direct Debit Request facility

The DDR arrangement enables you to instruct the Trustee– IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524 or the Service Operator – Navigator Australia Limited (NAL) ABN 45 006 302 987, AFSL 236466 to, via the Custodian (IOOF Investment Services Ltd ABN 80 007 350 405, AFSL 230703), make one or more deductions from an account with a financial institution such as a bank, building society or credit union and credit the amount to your Cash Account.

The DDR arrangement may not be available on the full range of accounts provided by financial institutions. You are advised to check with your financial institution as to its availability before nominating an account. You should check your account details against a recent statement from the financial institution.

IIML and NAL service commitment

This agreement outlines our service commitment to you in respect of the DDR arrangements made between you and the Trustee/Service Operator.

It also sets out your rights and responsibilities.

By giving 14 days notice in writing to you, we may change the operation of your DDR facility.

Initial terms of the arrangement

Under the terms of the DDR arrangement entered into with you, we undertake to periodically debit from your nominated account with a financial institution, a specified amount or amounts for deposit into your Cash Account.

Drawing arrangements

Deposits will be deducted from your financial institution account as soon as the funds are available or on the first available business day after the specified date in accordance with the frequency you have nominated.

If you are uncertain as to when a deduction will be made, please contact us. We may, in our absolute discretion, at any time by notice in writing to you, suspend or terminate the drawing arrangement.

Please be advised that once this application to debit your financial institution has been processed, the funds will be invested as per your standing investment instructions the next business day. Insignia Financial will not be liable for any losses which may occur due to market movements should your direct debit request be dishonoured or rejected by your financial institution.

Please ensure that your financial institution accepts direct debit requests, you have sufficient funds to cover the amount and it falls within your debit limits (if any). If you would prefer your funds not to be invested the next business day, please update your standing investment instructions accordingly.

Your rights

You have the right to change the arrangement as follows:

- You may stop an individual debit or cancel or suspend your DDR arrangement by giving written instructions to us or the relevant financial institution. If you suspend your DDR arrangement you may restart it by giving written instructions to us.

We will endeavour to act upon your request within five business days of receipt.

Enquiries

If you have any enquiries about your DDR arrangement, or you believe a debit has been incorrectly made or processed, please call ClientFirst on 1800 517 124 or email clientfirst@myexpand.com.au

Resolving Complaints

We value your feedback and we're committed to resolving any concerns you may have. If you have a complaint, our service representatives can usually resolve it quickly over the phone on **1800 517 124**.

If you'd prefer to put your complaint in writing, you can email or send a letter using the contact details below.

Email: clientfirst@myexpand.com.au
In Writing: The Complaints Resolution Manager
GPO Box 264
Melbourne VIC 3001

An assigned case manager will conduct a fair review and provide you with a full response in writing.

Further Help – The Australian Financial Complaints Authority (AFCA)

You have the option to lodge a complaint with AFCA directly rather than lodging a complaint with us. You can also lodge a complaint with AFCA if you are not satisfied with our response or if your complaint has not been resolved within the maximum timeframe prescribed by the Australian Securities and Investment Commission (ASIC). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678
In Writing: The Australian Financial Complaints Authority
GPO Box 3
Melbourne, VIC 3001

Time limits may apply to complain to AFCA so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

Confidentiality

All information held by us in relation to your DDR arrangement will be kept confidential, except where:

- such information is required to be provided to our financial institution to initiate, change or cancel your drawing arrangement
- disclosure is required or authorised by law
- the financial institution may require such information to be provided in the event of a claim or relating to an alleged incorrect or wrongful debit
- you authorise or otherwise give your consent to the release of the information either directly or through a duly appointed agent or attorney.

Your obligations

It is your responsibility to ensure:

- your account details are correct
- your nominated account can accept direct debits
- there are sufficient cleared funds in the nominated account on the drawing date
- you advise us if the nominated account is altered, transferred or closed.

We will notify you if your debit is dishonoured or rejected. We may, without notice, cancel your DDR arrangement if there is insufficient funds in your account to honour the direct debit.

Should we be charged any dishonour fees as a result of insufficient funds in your nominated account, then we may deduct these charges from your Cash Account or charge these fees directly to you. To avoid dishonour fees, you should always ensure that there are enough cleared funds in your account before your direct debit falls due.

Issued by IOOF Investment Management Limited ABN 53 006 695 021, AFSL 230524, as Trustee of the IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 and Navigator Australia Limited (NAL) ABN 45 006 302 987, AFSL 236466, as Service Operator of Expand Essential Investment and Expand Extra Investment.

PLA-32312 (55318) 0825