

## Investment Contribution Form

This Investment Contribution Form (Form) is used to make additional investments either by cheque or direct debit, and/or to create, alter, or cancel a regular savings plan for investments held in the managed funds listed in step 4 (Funds/s) and as described in the relevant Product Disclosure Statements (PDSs). The information in this Form is collected by Sandhurst Trustees Limited (ABN 16 004 030 737, AFSL 237906) ('Sandhurst') who can be contacted on 1800 634 969.

No forms are needed to make additional investments via BPAY®. For further information please visit our website [bendigobank.com.au/support/managed-funds](http://bendigobank.com.au/support/managed-funds)

The table below provides a guide on which steps need to be completed.

Contribution instructions	Please (✓) where applicable	Step 1 Investor details	Step 2 Regular Savings Plan	Step 3 Direct debit details	Step 4 Investment details	Step 5 Investor declaration
<b>Either:</b>						
<b>Additional investment</b> via cheque (Please make your cheques payable to <b>Sandhurst Trustees Limited</b> – 'Name of Applicant' and cross 'Not Negotiable'.)	<input type="checkbox"/>	✓	X	X	✓	✓
<b>Additional investment</b> via Direct Debit	<input type="checkbox"/>	✓	X	✓	✓	✓
<b>And/or:</b>						
To create, alter or cancel a <b>Regular Savings Plan</b> via Direct Debit	<input type="checkbox"/>	✓	✓	✓	✓	✓

### Step 1. Investor details

Portfolio Number	Investor Name/s	
<input type="text"/>	<input type="text"/>	
Registered Address		
<input type="text"/>		
Town/Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Phone number	Email	
<input type="text"/>	<input type="text"/>	

### Step 2. Regular Savings Plan (RSP)

Please select (✓) if you wish to create, alter or cancel a Regular Savings Plan (RSP).

- Create a RSP**  
 Enter the amount in the table in step 4.
- Alter an existing RSP**  
 Enter the amount in the table in step 4.  
 Complete step 3 for changes to the direct debit bank account details.
- Cancel a RSP**

Please action the RSP request on the 15th day of each month commencing from the month:  
 If month is left blank, request will commence on the next savings plan deduction date.

### Step 3. Direct debit account details

**Bank account holder(s) must complete this section if you want us to debit an account with your financial institution.**

**Details of the account to be debited**

Financial institution	Branch address	
<input type="text"/>	<input type="text"/>	
Account name	BSB	Account number
<input type="text"/>	<input type="text"/>	<input type="text"/>

Note: Only Australian bank account details will be accepted. Direct debit is not available on all bank accounts. If in doubt refer to your bank or financial institution. Your financial institution may charge a fee for this service.

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Prior to establishing a direct debit request, ensure you have read the Direct Debit Service Agreement contained on page 4 in this Investment Contribution Form and that you understand and agree to the terms by which this Direct Debit Service Agreement operates.

Regular Savings Plan direct debit occurs monthly on the 15th day (or next banking day) of each month. If a commencement date has not been specified, the Regular Savings Plan direct debits will occur from the next month's deduction date.

## Step 4. Investment contribution details

Please select Fund (✓)	ARSN	Additional investment amount	Regular Savings Plan amount
<b>Minimum additional investment amount \$500. Minimum monthly deduction for a RSP is \$50 per Fund.</b>			
<b>Income Funds</b>			
<input type="checkbox"/> Sandhurst Strategic Income Fund (Class A Units) (User ID 448359)	151 201 106	\$	\$
<input type="checkbox"/> Sandhurst Strategic Income Fund (Class B Units) (User ID 448360)	151 201 106	\$	\$
<b>Minimum additional investment amount \$100. Minimum monthly deduction for a RSP is \$50 per Fund.</b>			
<b>Sandhurst Diversified Funds</b>			
<input type="checkbox"/> Sandhurst Conservative Fund (User ID 329408)	100 172 665	\$	\$
<input type="checkbox"/> Sandhurst Balanced Fund (User ID 329410)	100 172 718	\$	\$
<input type="checkbox"/> Sandhurst Growth Fund (User ID 329409)	100 172 736	\$	\$
<b>Diversified – Wholesale Active Funds</b>			
<input type="checkbox"/> Bendigo Defensive Wholesale Fund (User ID 393825)	152 963 749	\$	\$
<input type="checkbox"/> Bendigo Conservative Wholesale Fund (User ID 329451)	100 445 609	\$	\$
<input type="checkbox"/> Bendigo Balanced Wholesale Fund (User ID 329452)	100 445 341	\$	\$
<input type="checkbox"/> Bendigo Growth Wholesale Fund (User ID 329453)	100 445 476	\$	\$
<input type="checkbox"/> Bendigo High Growth Wholesale Fund (User ID 393826)	152 963 767	\$	\$
<b>Diversified – Wholesale Index Funds</b>			
<input type="checkbox"/> Bendigo Defensive Index Fund (User ID 393827)	152 963 801	\$	\$
<input type="checkbox"/> Bendigo Conservative Index Fund (User ID 393828)	152 963 641	\$	\$
<input type="checkbox"/> Bendigo Balanced Index Fund (User ID 393829)	152 963 669	\$	\$
<input type="checkbox"/> Bendigo Growth Index Fund (User ID 393830)	152 963 687	\$	\$
<input type="checkbox"/> Bendigo High Growth Index Fund (User ID 393831)	152 963 721	\$	\$
<b>Responsible Investment Fund</b>			
<input type="checkbox"/> Bendigo Socially Responsible Growth Fund (User ID 503547)	613 933 430	\$	\$
<b>Australian Share Funds</b>			
<input type="checkbox"/> Sandhurst Industrial Share Fund (User ID 165141)	090 472 325	\$	\$
<input type="checkbox"/> Sandhurst IML Industrial Share Fund (User ID 329597)	095 143 294	\$	\$

## Step 5. Declaration and signatures

### General

I/We wish to invest, alter/cancel an RSP in the Fund/s as selected in Step 4 of this Form and declare that I/we:

- have read and understood the current PDS for the relevant Fund(s) and any other important information that forms part of the PDS.
- confirm that all details provided in this Application Form by me/us are true and correct.
- agree that future transactions in the Fund(s) will be made on the terms described in the relevant PDS and agree to be bound by the provisions of this Form and the relevant Constitution (as amended) for the Fund/s in which you invest..
- understand Sandhurst reserves the right to reject any application for additional investments or to allocate a lesser number of units than applied for.

### Electronic instructions

In respect of electronic instructions (email or fax) you agree and acknowledge, warrant and agree that Sandhurst:

- may determine at its discretion whether it will reject or accept electronic instructions;
- is not responsible for any loss or delay that results from a transmission not being received by Sandhurst;
- will only process electronic instructions if they are received in full and contain all the required information as determined by Sandhurst to validate the instructions;
- may require you to provide a duly executed hard copy of the instructions and/or further information necessary for Sandhurst to validate the instructions;
- will not accept a receipt confirmation from the sender's facsimile machine or computer as evidence of receipt of the instructions;
- will not compensate you for any losses relating to electronic instructions, unless required to do so by law; and
- does not take responsibility for any fraudulent or incorrectly completed electronic instructions.

Sandhurst does not exclude responsibility or liability for the fraud or negligence of Sandhurst, its employees and agents, and receivers appointed by Sandhurst.

You release Sandhurst from, and indemnify Sandhurst against, all losses and liabilities arising from Sandhurst reasonably and in good faith:

- acting in accordance with any instructions received electronically bearing your portfolio number and/or other information provided to validate the instructions; or
- declining to act on instructions for any reason including because it was unable to validate those instructions to the satisfaction of Sandhurst.

### Direct debit authority

I/We authorise the direct debit and/or Regular Savings Plan nominated in Step 4 of this Investment Contribution Form and confirm that I/we have read, understood and agree to the Direct Debit Service Agreement on page 4 of this Investment Contribution Form and understood and agree to the terms by which this Direct Debit Service Agreement operates.

### Privacy

I/We consent to providing Sandhurst and the Bendigo and Adelaide Bank Group with personal information and for Sandhurst and the Bendigo and Adelaide Bank Group to collect, use, disclose and store personal information in accordance with its privacy disclosure statement contained on our website bendigobank.com.au

### How Sandhurst may exercise its rights

Any rights of Sandhurst under a term in this Form will be exercised by Sandhurst in accordance with its obligations as trustee of the Fund. Subject to those obligations, Sandhurst will generally exercise those rights in a way that:

- is reasonably necessary to protect its legitimate interests; or
- treats the members who hold interests of the same class equally and members who hold interests of different classes fairly.

### Signatures

#### **YOUR REQUEST CANNOT PROCEED IF THIS SECTION IS NOT SIGNED**

#### Investor 1 / Organisation signatory 1

**Full customer name** (given name, middle name(s), family name)

**Signature** (Individual or person authorised to sign on behalf of the organisation)

If signing on behalf of an organisation, please provide your title / position

Director  Company Secretary  Trustee  Attorney

Sole Director  Other, please specify:

**Date**

#### Investor 2 / Organisation signatory 2

**Full customer name** (given name, middle name(s), family name)

**Signature** (Individual or person authorised to sign on behalf of the organisation)

If signing on behalf of an organisation, please provide your title / position

Director  Company Secretary  Trustee  Attorney

Sole Director  Other, please specify:

**Date**

- **In the case of corporate signatories, two directors or a director and a company secretary must sign unless you are a sole director and sole secretary.**
- **If signed under a power of attorney, a certified copy of the power of attorney must be provided (unless already provided to Sandhurst).**

The information in this Form is collected by Sandhurst Trustees Limited.

You can return the completed form to:

#### Funds Administration

**Sandhurst Trustees Limited**

**GPO Box 4314**

**Melbourne VIC 3001**; or

Email: [managedfunds@sandhursttrustees.com.au](mailto:managedfunds@sandhursttrustees.com.au)

**For all queries please contact our Customer Service Centre on 1800 634 969 from Monday to Friday 8.30am to 5.00pm Melbourne time.**

## Direct Debit Service Agreement

This is your Direct Debit Service Agreement (Agreement) with Sandhurst Trustees Limited (ABN 16 004 030 737, AFSL 237906) (Sandhurst) in its capacity as Responsible Entity for the Fund(s). 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 and should be read in conjunction with your Investment Contribution Form.

### 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 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 as set out in Step 3 and Step 4 of your Investment Contribution Form.

**Fund(s)** means the respective managed funds as per table in Step 4 of your Investment Contribution Form.

**Us or We** mean Sandhurst (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 Direct Debit Request at which the Account is maintained.

### 1. Debiting your Account

- 1.1. 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.
- 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 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.

### 2. Amendments 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. Amendments by You

You may change, stop or defer a Debit Payment, or terminate this Agreement by providing Us with at least seven (7) Banking Days notification in writing or arrange through Your Financial Institution, which is required to act promptly on your instructions.

### 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.

### 5. Dispute

- 5.1. If You believe that there has been an error in debiting your Account, You should notify us directly on 1800 634 969 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.
- 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 in writing.

### 6. Accounts

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.
- 7.2. 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.
- 7.3. 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 about anything relating to this Agreement, You should write to:

**Funds Administration**  
**Sandhurst Trustees Limited**  
Level 5, 120 Harbour Esplanade  
Docklands Victoria 3008; or

Email: managedfunds@sandhursttrustees.com.au

- 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 on the third Banking Day after posting.