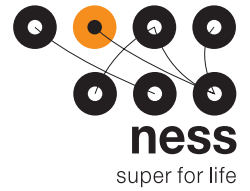


New South Wales Electrical Superannuation Scheme

Direct Debit Service Agreement

Address: NESS, Locked Bag 20, Parramatta NSW 2124
Internet: www.nesssuper.com.au



WHY AN AGREEMENT?

Through the Direct Debit Request (DDR) you are agreeing to allow us to debit amounts from your bank* account on a monthly basis. The nominated amount will be debited on the 20th of each month or the next business day.

If NESS wants to change this agreement

We will notify you at least 14 days before making any changes.

If you want to change your direct debit, or make an enquiry

Please contact us if you wish to:

- change or cancel your direct debit – advise us in writing at least three business days before the date we debit your bank account
- dispute a debit that has been made from your bank account – NESS will respond to your initial dispute within five business days. If you are not happy with our response to your dispute, you may lodge a formal claim with your bank.

Weekends and public holidays

We will always try to debit your account on the 20th of each month, except when that date falls on a weekend or public holiday. In this case we will debit your account on the next business day.

Make sure you have enough money in your account

You should make sure that you always have enough cleared funds in your bank account for us to debit your account. If there is not enough money (that is, cleared funds) in your bank account, we will still make a debit. If your bank dishonours the debit, we may pass any dishonour fees and/or any costs incurred by NESS on to you.

Confidentiality

We will keep your bank account details confidential except when a court order applies, if NESS' bank needs information about your account or if you give us permission to reveal your bank details.

Check that you give us your correct details

Before completing this form please check with your bank that:

- your bank account accepts direct debiting (some accounts don't); and
- the account number you give us is correct (refer to your bank statement or contact your bank if necessary).

* **Note:** where we talk about "bank", this could also mean other financial institutions.