

Direct Debit and Credit Authority

Morgan Stanley Wealth Management Australia Pty Ltd (User ID 142563)

Please return this form by email to: _____

or by mail to: _____

Your Morgan Stanley account details_____
ACCOUNT NAME ("you")_____
YOUR FINANCIAL ADVISER_____
ACCOUNT NUMBER**Details of account to be debited**_____
ACCOUNT NAME_____
FINANCIAL INSTITUTION NAME_____
BRANCH_____
BRANCH NO. (BSB)_____
ACCOUNT NO.

Your nominated bank account must be in the same name as your Morgan Stanley account. To nominate a bank account in joint names to an account held individually at Morgan Stanley, we require the joint bank account holder to provide original certified identification documents and sign the form below.

Alternate bank account for credits

Please complete the below section if you would like to nominate a different bank account for direct credits. If you do not nominate a different account below, the above account will be used for all direct debits and credits.

ACCOUNT NAME_____
FINANCIAL INSTITUTION NAME_____
BRANCH_____
BRANCH NO. (BSB)_____
ACCOUNT NO.**Direct credit of dividend and interest payments (applicable if Morgan Stanley will act as your CHESS sponsoring broker)**

- Please tick the box if you wish to authorise Morgan Stanley to lodge your direct credit bank account details with the share registries for the payment of dividends, interest and other payments in respect of your existing and future share holdings sponsored by Morgan Stanley.

Acknowledgment

By signing this Direct Debit Request (DDR) you direct and authorise Morgan Stanley Wealth Management Australia Pty Ltd (ABN 19 009 145 555, User ID 142563) (“**Morgan Stanley**”) to arrange, through its own financial institution, a debit to your nominated account any amount Morgan Stanley has deemed payable by you. Any debit or charge will be made through the Bulk Electronic Clearing System from the account you have nominated and will be subject to the terms and conditions of the Direct Debit Request Service Agreement. You also direct and authorise Morgan Stanley to credit to the nominated bank account any amount Morgan Stanley deems payable to you. You acknowledge that if the above banking details are not valid, Morgan Stanley may hold your funds on trust until valid banking details are provided or another payment method is agreed. This authority will remain in effect until Morgan Stanley is notified in writing by you of its revocation.

Please ensure any joint account holders also sign below. By signing below joint account holders acknowledge they have read Morgan Stanley’s Privacy Policy at www.morganstanley.com.au/privacypolicy

For Individuals/Individual Trustees

<input type="text"/>
SIGNATURE
<input type="text"/>
NAME (PLEASE PRINT)
<input type="text"/>
DATE

<input type="text"/>
SIGNATURE
<input type="text"/>
NAME (PLEASE PRINT)
<input type="text"/>
DATE

<input type="text"/>
SIGNATURE
<input type="text"/>
NAME (PLEASE PRINT)
<input type="text"/>
DATE

For Companies/Directors/Officeholders

<input type="text"/>
DIRECTOR/SOLE DIRECTOR & SECRETARY/OFFICE HOLDER SIGNATURE
<input type="text"/>
NAME OF DIRECTOR/SOLE DIRECTOR & SECRETARY/OFFICE HOLDER (PLEASE PRINT)
<input type="text"/>
DATE

<input type="text"/>
DIRECTOR/SECRETARY/OFFICE HOLDER SIGNATURE
<input type="text"/>
NAME OF DIRECTOR/SECRETARY/OFFICE HOLDER (PLEASE PRINT)
<input type="text"/>
DATE

Internal use only: Number called <input type="text"/>	Name of client that verified <input type="text"/>	
Completed by <input type="text"/>	Signature <input type="text"/>	Date <input type="text"/>

Direct Debit Request Service Agreement

This is your Direct Debit Service Agreement with Morgan Stanley Wealth Management Australia Pty Ltd (ABN 19 009 145 555, User ID 142563). 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.

Definitions

account means the account held at your financial institution from which we are authorised to arrange for funds to be debited.

DDS 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 bank or public holiday listed throughout Australia.

debit day means the day that payment by you is due to us.

debit payment means a particular transaction where a debit is made.

us or we means Morgan Stanley Wealth Management Australia Pty Ltd.

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.

1. Debiting your account

1.1 By signing a Direct Debit Request, you have authorised us to arrange for funds to be debited from your account.

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

We may vary any details of this DDS 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 DDS agreement by providing us with at least 5 banking days' notification by writing to Morgan Stanley at PO Box 360 Collins Street West, Melbourne VIC 8007 or by arranging it through your own 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 by calling your financial adviser 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 accordingly.

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 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; and

(b) your account details which you have provided to us are correct by checking them against a recent account statement.

7. Confidentiality

7.1 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.

7.2 We will only disclose information that we have about you:

(a) to the extent specifically required by law;

(b) for the purposes of this DDS agreement (including disclosing information in connection with any query or claim); or

(c) in accordance with Morgan Stanley's privacy policy (www.morganstanley.com.au/privacypolicy) or as permitted under any other agreement we have with you.