

Change Request (Including Direct Debit Request) Form

Commonwealth Investment Funds



Please use BLACK PEN and BLOCK LETTERS when completing this form.

Section 1 – Investor details

Account number

Investor 1

Title Mr Mrs Miss Ms Other

Surname Full given name(s)

Date of birth (DD/MM/YYYY) Daytime telephone Evening telephone Mobile telephone

Postal address

		State Postcode

Email address Company name/Other investors

Investor 2

Title Mr Mrs Miss Ms Other

Surname Full given name(s)

Date of birth (DD/MM/YYYY) Daytime telephone Evening telephone Mobile telephone

Postal address

		State Postcode

Email address Company name/Other investors

Section 2 – Notification of change

Please tick (✓) appropriate box

Name	▶ Go to Section 3	Commence or change Regular Savings Plan details	▶ Go to Section 9
Address and contact details	▶ Go to Section 4	Commence or change Monthly Payment Plan details	▶ Go to Section 11
Tax file number/ABN notification	▶ Go to Section 5	Nominated bank account details	▶ Go to Section 12
Method of account operation	▶ Go to Section 6	Direct Debit Request	▶ Go to Section 13
Change of signatories	▶ Go to Section 7	Distribution details	▶ Go to Section 14
Power of Attorney	▶ Go to Section 8		



Please note: Section 15 must be completed in all cases.

▶ Form continued next page

Section 3 – Change of name



Please note: Please attach evidence of change of name, such as certified copy of Deed Poll or Marriage Certificate.

Please change* these details for ☐ Investor 1 ☐ Investor 2 ☐ All Investors

*If not completed we will assume that these changes apply to all investors.

Title ☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Surname Full given name(s)

Former signature

New signature

Date

Section 4 – Change of address and contact details

Please change* these details for ☐ Investor 1 ☐ Investor 2 ☐ All Investors

*If not completed we will assume that these changes apply to all investors.

New street address or overseas address if **non resident**

<input type="text"/>		
<input type="text"/>		<input type="text"/>
State		Postcode

Postal address

<input type="text"/>		
<input type="text"/>		<input type="text"/>
State		Postcode

Daytime telephone

Evening telephone

Mobile telephone

Email address

Section 5 – For taxation purposes, are you an Australian Resident?

Investor 1

No ☐ You must supply your full overseas address in **Section 4** of this form for our records.

Note: For joint applicants your residency status must be the same for **all investors**.

Yes ☐ Please supply your TFN/ABN

OR exemption reason

Please apply my TFN/ABN or exemption to all my Commonwealth Investment Funds.

Investor 2

No ☐ You must supply your full overseas address in **Section 4** of this form for our records.

Note: For joint applicants your residency status must be the same for **all investors**.

Yes ☐ Please supply your TFN/ABN

OR exemption reason

Please apply my TFN/ABN or exemption to all my Commonwealth Investment Funds.

TFN/ABN or exemption: If you do not provide your TFN/ABN or appropriate exemption, we are required to withhold tax at the highest marginal tax rate (plus Medicare levy) from income entitlements paid to you. However, you may be able to claim this back in your tax return.

Section 6 – Method of account operation

Any one investor to sign ☐

All investors to sign. ☐



Please note: If you select 'All investors to sign', transaction requests must be in writing and be signed by all investors and transaction requests by telephone will not be permitted.

Section 7 – Change of signatories

For incorporated bodies, please provide a certified copy of the Annual General Meeting Minutes on company letterhead which details the appointment of new signatories and the removal of current registered signatories.

For unincorporated bodies, previous and new signatories must be shown.

Please complete Section 15.

Section 8 – Power of Attorney

Please provide a certified copy of the Power of Attorney. Where the Power of Attorney is more than one page, the Power of Attorney must be certified on every page. A verified copy of the attorney's signature must be provided with the Power of Attorney.

Section 9 – Regular Savings Plan (RSP)



Please note: You can only commence a RSP if you already hold units in that Fund. If so, please complete **Sections 12 and 13**. If you do not hold units in that Fund then you will need to complete an application form in the current PDS.

Please commence a/change my existing (delete one) RSP* as indicated below:

Deduct my regular investments on day _____ of each month.

Deduct \$ _____ per month. (Minimum \$100 per month)

Cancel my RSP effective

Change my bank account details – please complete **Sections 12 and 13**.

Section 10 – Investment amount



The minimum additional investment amount is \$1,000.

Switch from Investment details	\$	Switch to Investment details	\$
0101 Australian Share Fund		0107 Growth Fund	
0103 Balanced Fund		0108 Income Fund	
0105 Share Income Fund		0110 International Share Fund	
0106 Bond Fund		0111 Property Securities Fund	
		Total:	

How to invest: Customer Instructions

We can only process your application when we receive a completed application form and your investment amount at our principal office of administration.

Section 11 – Monthly Payment Plan (MPP)



Please note: for investments in the Income Fund and Bond Fund only.

Please commence a/change my existing (delete one) MPP* as indicated below:

Make regular payments on day _____ of each month. (NB. The nominated day must be between the 12th and 28th of each month). Complete **Section 12** if new setup.

Pay me \$ _____ per month. (Minimum \$100 per month)

Cancel my MPP effective

Change my bank account details (specify bank account details in **Section 12**).

* Which Fund(s)

Section 12 – Nominated bank account details

If you wish to make additional deposits or participate in a Regular Savings Plan, you must complete the Direct Debit Request in **Section 13**.
Details of your account (all details must be supplied)

Account name

Name of the financial institution and branch

BSB number

Account number

Section 13 – Direct Debit Request



Please note: You must nominate a bank account in **Section 12** if completing this section.

Customer's Authority (all details must be supplied)

Account name

I/We _____ authorise and request Colonial First State Investments Limited (APCA User ID Number 060848) to arrange for funds to be debited from my/our account at the financial institution identified in **Section 12** and as prescribed below through the Bulk Electronic Clearing System (BECS).

This authorisation is to remain in force in accordance with the terms described in the Direct Debit Request Service Agreement. (A copy of the Service Agreement may be found in the Product Disclosure Statement.)

Signature(s) (If joint account, all signatures may be required.)

I/We authorise the following:

1. The debit user to verify the details of the above mentioned account with my/our financial institution.
2. The financial institution to release information allowing the debit user to verify the above mentioned account details.

Signature of account holder(s)

Date

Signature of account holder(s)

Date

X

X

Section 14 – Change of distribution details



Please note: If you have a Monthly Payment Plan (MPP) or Regular Savings Plan (RSP) distribution income must be reinvested.

Please tick (✓) appropriate box

Code	Fund/Trust details	Reinvest ^{1,2}	Direct Credit ³
0101	Australian Share Fund		
0103	Balanced Fund		
0105	Share Income Fund		
0106	Bond Fund		
0107	Growth Fund		
0108	Income Fund		
0110	International Share Fund		
0111	Property Securities Fund		

1 To cross reinvest your distributions you must complete your account details in the space provided below.

2 You can only cross reinvest your distributions between Funds held within the same account number.

3 For direct credit, you must complete your account details on the space provided below.

Direct credit

Account name

BSB number

Account number

Cross reinvest details for payment of distribution

Note: to cross reinvest your distribution into an existing Commonwealth Investment Fund please advise details in the space below

Reinvest from:

Reinvest to:

Section 15 – Declaration (This section must be completed by all investors)

I/We declare that the information provided on this form is true and correct.
Please amend your records to reflect the change(s) as indicated.

Signature 1

Date

Signature 2

Date

X

X

If signed under Power of Attorney, I/we declare that I/we have not been given notice of revocation of the Power of Attorney by which this change request form is signed.



How to change my details

Customer

Mail this completed form to
Commonwealth Investment Fund
PO Box 340
Silverwater NSW 2128

Direct Debit Request Service Agreement



Please ensure you retain this page for your records.

Important notices

This is your Direct Debit Request Service Agreement with Colonial First State Investments Limited (APCA ID 060848, ABN 98 002 348 352, AFSL 232468). 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. Agreement means this Direct Debit Request Service Agreement between you and us.

Business 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 or **DDR** means the Direct Debit Request between us and you.

Us or **we** means Colonial First State Investments Limited – Direct Debit User ID 060848, the Debit User you have authorised by requesting a DDR.

You means the customer who has signed or authorised by other means the DDR.

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 DDR 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 DDR 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 DDR, or we will only arrange for funds to be debited from your account if we have sent to the address nominated by you in the DDR, a billing advice which specifies the amount payable by you to us and when it is due. We will do this except where we have agreed to a temporary variation in accordance with your instructions under Clause 3 of this agreement, or where a credit tribunal or other legal tribunal has instructed us to vary the arrangement.
- 1.3. If the debit day falls on a day that is not a business day, we may direct your financial institution to debit your account on the following business 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 DDR at any time by giving you at least 14 days written notice.
- 2.2. We reserve the right to cancel this agreement if the first debit from your account is returned unpaid or two or more debit attempts are returned unpaid by your financial institution.

3. Amendments by you

You may change*, stop or defer a debit payment, or terminate this agreement by providing us with at least 14 days notification by contacting us in writing at Commonwealth Investment Fund, PO Box 340, Silverwater NSW 2128, or by phone on 133 731 between 9 am and 5 pm (AEST/AEDT), Monday to Friday. You can also arrange any change through your financial institution, which is required to act promptly on your instructions. *In relation to the reference to 'change', your financial institution may change your debit payment only to the extent of advising us of your new account details.

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 DDR and this agreement.
- 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 133 731 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 as a result of our investigations, we conclude 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 as a result of our investigations, we conclude 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.
- 5.4. Any queries you may have about an error made in debiting your account should be directed to us in the first instance and, if we are unable to resolve the matter, you can refer such queries to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

6. Accounts

- 6.1. Before completing the DDR you should check with your financial institution whether direct debiting is available from your account, as direct debiting is not available through BECS on all accounts offered by financial institutions.
- 6.2. You should confirm that the account details you provide to us are correct by checking them against a recent account statement.
- 6.3. If you have any questions about how to complete the DDR, you should contact your financial institution.

7. Confidentiality

- 7.1. Subject to Clause 7.2, we will keep any information (including your account details) collected as part of your DDR 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 about you that we have collected as part of your DDR:
 - a) to the extent specifically required or permitted by law or under our Privacy Policy or procedures, 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 can write to us at the Commonwealth Investment Fund, PO Box 340, Silverwater NSW 2128.
- 8.2. We will notify you by sending a notice in the ordinary post or via email to the address you have given us in the DDR.
- 8.3. Any notice will be deemed to have been received on the third business day after posting.

Colonial First State Investments Limited ABN 98 002 348 352, AFSL No. 232468 (CFSIL) is the responsible entity of the Commonwealth Investment Funds (Funds).

Resolution Life Services Australia Pty Ltd ABN 49 631 346 391 (Resolution Life), on behalf of CFSIL, is the administrator of the Funds. The information contained in this document is factual information only and it does not contain any financial product advice or make any recommendations about a financial product or service being right for you.

Commonwealth Financial Services is a registered business name of CFSIL.

Resolution Life can be contacted via resolutionlife.com.au/contact-us or by calling 133 731.