

Customer DDR Service Agreement

Our commitment to you

This document outlines our service commitment to you, in respect of the Direct Debit Request (DDR) arrangements made between Aurora Funds Management Ltd User ID 361366 and you. It sets out your rights, our commitment to you and your responsibilities to us together with where you should go for assistance.

Initial terms of the arrangement

In terms of the Direct Debit Request arrangements made between us and signed by you, we undertake to debit your nominated account for the agreed amount for your application to the Trust.

Drawing arrangements

- The drawing under this Direct Debit arrangement will occur as per the relevant PDS.
- If any drawing falls due on a non-business day, it will be debited to your account on the next business day following the scheduled drawing date.
- We will give you at least 14 days notice in writing when changes to the terms of the arrangement are made. This notice will state any changes to the initial terms.
- If you wish to discuss any changes to the terms please contact the Aurora Customer Service Centre on 1300 553 431 or 61 2 9080 2377

Your rights

Changes to the arrangement

If you want to make changes to the drawing arrangements, contact us in writing or contact the Aurora Customer Service Centre. These changes may include:

- deferring the drawing; or
- altering the schedule; or
- stopping an individual debit; or
- suspending the DDR; or
- canceling the DDR completely.

Enquiries

Direct all enquiries to us, rather than to your financial institution, and these should be made at least 3 business days prior to the scheduled drawing date. All communication addressed to us should include your Investor Name and address details.

All personal customer information held by us will be kept confidential except that information provided to our financial institution to initiate the drawing to your nominated account.

Disputes

- If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with us by contacting the Aurora Customer Service Centre on 1300 553 431 or 61 2 9080 2377
- If you do not receive a satisfactory response from us to your dispute, contact your financial institution who will respond to you with an answer to your claim:
 - within 5 business days (for claims lodged within 12 months of the disputed drawing); or
 - within 30 business days (for claims lodged more than 12 months after the disputed drawing)
- You will receive a refund of the drawing amount if we can not substantiate the reason for the drawing.

Note: Your financial institution will ask you to contact us to resolve your disputed drawing prior to involving them.

Your commitment to us

It is your responsibility to ensure that:

- your nominated account can accept direct debits (your financial institution can confirm this); and
- that on the drawing date there is sufficient cleared funds in the nominated account; and
- that you advise us if the nominated account is transferred or closed.

If your drawing is returned or dishonoured by your financial institution, we will contact you either by phone or a letter to advise you that your direct debit has been dishonoured, and as a result your application for Unit's in the Trust will not proceed. Any transaction fees payable by us in respect of the above will be invoiced to you as the Investor.