



AXA's clearing house facility

Product Disclosure Statement

Effective 27 September 2007

Super Online

Streamlining your super administration



Be Life Confident

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Issuer of AXA's clearing house facility

This product is issued by The National Mutual Life Association of Australasia Limited (NMLA) ABN 72 004 020 437 AFS Licence No. 234649, a member of the Global AXA Group.

Product administrator

SuperChoice Services Pty Ltd ABN 78 109 509 739 is the administrator for AXA's clearing house facility. SuperChoice provides software to facilitate superannuation clearing services to remit contributions and details to superannuation funds.

SuperChoice have consented to their inclusion and reference in this PDS with regards to the form and context to which they are included and statements attributed to it and this consent has not been withdrawn before the effective date of this PDS.

Throughout this Product Disclosure Statement (PDS)

'We', 'us', 'our' or 'AXA'	Refers to NMLA
'You' or 'your'	Refers to standard employer sponsors and their authorised representatives
'Primary fund'	Means all of the following: Super Directions for Business, Simple Super or Tailored Super
'Non-primary fund'	Means any fund other than Super Directions for Business, Simple Super or Tailored Super
'BPAY [®] '	BPAY was set up to provide consumers with a convenient and secure way to pay their bills and to create a more efficient collection service for billers and financial institutions

AXA's clearing house facility

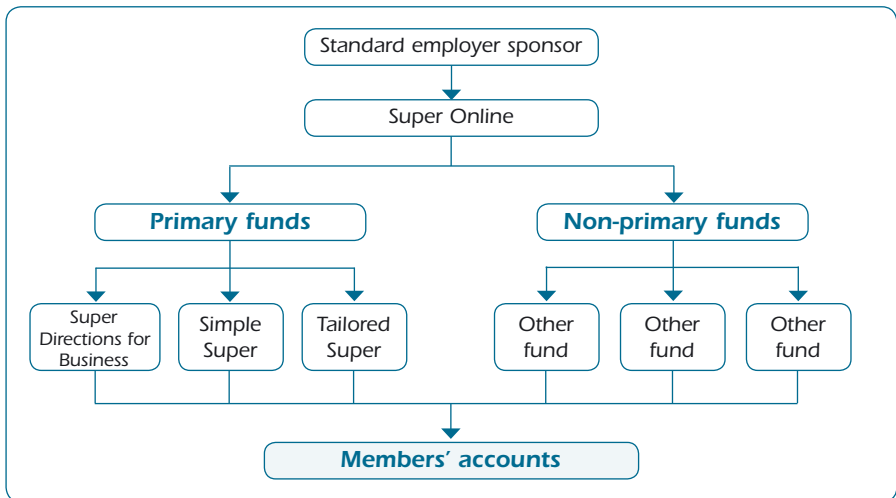
Streamlining your super administration

What is AXA's clearing house facility?

AXA's clearing house facility is available through AXA's Super Online service to all employers who have established an employer plan in Super Directions for Business, Simple Super or Tailored Super. Using Super Online, the clearing house facility enables you to make contributions to any number of superannuation funds should any of your employees choose, after joining, to leave Super Directions for Business, Simple Super or Tailored Super and take up membership of a new fund or choose not to join Super Directions for Business, Simple Super or Tailored Super. This service can reduce the administration and costs to you involved with dealing with Super Choice.

As part of being a standard employer sponsor of Super Directions for Business, Simple Super or Tailored Super, you can also register for Super Online and AXA's clearing house facility. AXA does not charge you any fees for using (or not using) this facility and it will be available to you at any time.

To become entitled to use AXA's Super Online you must accept the terms and conditions and complete the application form included in this brochure. Please note that AXA may alter these terms and conditions in any manner whatsoever. AXA will endeavour to give one month's notice to you of its intentions to change these terms and conditions. There is no set expiry date for this facility.



AXA's clearing house facility

Streamlining your super administration

AXA has developed an online service to assist you in administering your employees' superannuation plan. This free web-based facility offers you a secure and password protected site to safeguard the confidential nature of your information.

AXA's Super Online service enables you to:

- enrol new members
- make contributions (direct debit, direct credit or BPAY)
- access the online maintenance facility
- notify AXA of exiting members, and
- download reports.

Please note that direct credit and BPAY options are not available if you are subsidising fees or have insurance only members.

Further information on the ease of use and benefits provided by AXA's Super Online can be obtained by contacting your financial adviser, go to the Online services > Employer Super Online section on www.axa.com.au or call a member of AXA's Super Online team on 1800 780 036.

Affected by Choice of superannuation fund?

In some cases payments made under Choice of superannuation fund will be sent to non-primary funds in as little as four days, but may take up to 10 business days, subject to all necessary information being correct and complete. Please refer to clause 22 of the Terms and conditions of Super Online and AXA's clearing house facility section on page 9.

Time savings using AXA's Super Online

Many of AXA's clients have converted from the paper-based process of administering their superannuation plan in order to save time.

Consider the following example:

	Employer 1 – paper-based process	Employer 2 – using AXA's Super Online service to make payments to AXA's primary funds
	No. of business days	
AXA issues contribution advice	1 day	
Employer logs onto AXA's Super Online and updates contribution and member records		1 day
Employer reconciles bill to their records and updates the bill where necessary	1 to 2 days	
Employer submits contribution and member information to AXA		same day*
Employer sends bill and cheque to AXA via mail	2 to 3 days	
AXA receives and automatically processes the bill		1 day
AXA debits employer's account		same day*
Confirmation is sent via email		same day*
AXA processes bill and presents cheque	2 to 3 days	
Cheque clears from account	up to 5 days	
End to end process	14 days	2 days
Potential timesaving for employers		12 days

* Overnight if transaction is completed after 5.30 pm.

Fees and other costs

AXA does not charge any fees or costs for using the AXA clearing house facility. Your financial institution may charge you a fee for certain types of transactions. This will be reflected in your financial institution account statement.

AXA's clearing house facility

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Risks

Delay in meeting Superannuation Guarantee (SG) obligations

You, as the employer, will not meet your SG obligations until we pass these contributions onto the target fund. Processing these transactions through the clearing house may take longer than dealing with the non-primary funds directly and as such you will need to leave sufficient time (10 working days) for us to process these transactions.

Unauthorised, mistaken or unsuccessful transactions

When AXA receives your contribution advice via Super Online, we will directly debit your bank account for the payment amount as advised in your contribution advice, and credit this amount to your plan.

If the direct debit fails (ie payment is not successful) because there are insufficient funds in the nominated account, the nominated account is closed, or if AXA believes that the transaction is unauthorised or erroneous, then AXA or your financial adviser will contact you to discuss the matter. Please ensure that your nominated bank account details are correct and that there are sufficient funds in your account.

We reserve the right to confirm the receipt of instructions with you prior to the request being processed. If you use this facility, we may act on any instructions that we reasonably believe to have been provided by you or an authorised representative. We are not obliged to act on an instruction if we doubt the authenticity of the instruction or if the instruction is unclear.

As there is a risk that fraudulent requests can be made by using this facility, you:

- release and indemnify us from and against all actions, proceedings, accounts, costs, claims and demands in respect of any liabilities arising directly or indirectly as a result of the use of this facility, and
- agree that neither you nor any person claiming through you has any claim against us in relation to a payment made or action taken by us under this facility if the payment or action is made in accordance with the relevant instruction, even if the instruction is later shown not to have been made by you.

Other risks

- When using this service it takes approximately 10 business days from the time the contribution information is submitted for the contribution payment to be received and allocated to an the employee's super account. Once the contribution payment is sent to the non-primary funds it is outside of AXA's control and can take longer than 10 business days for a contribution to be processed by the receiving super fund. Employers **must** allow a sufficient period of time prior to the cut-off date of the relevant quarter to submit their contribution information to avoid incurring a superannuation guarantee charge or member tax liability.
- The timely and accurate completion of a contribution payment to a non-primary fund may be affected by the various service levels of each super fund. It is your responsibility to ensure the information about your employee is accurate. If you provide us with inaccurate or incomplete contribution information this may result in the contribution being rejected, delayed or sent to the wrong fund. It is your responsibility to recoup those funds.
- Contributions may be delayed or rejected if you are not registered as a participating employer for some non-primary funds. It is your responsibility to ensure you are appropriately registered and where you fail to register, to recoup and re-allocate those contributions .
- Once your contribution information has been submitted, your instructions cannot be cancelled. Therefore, if you submit your contribution information and then realise it is incorrect, you will need to recoup the amounts from, or pay further amounts to, the funds.
- If an employee is not in a complying super fund then you may not meet your superannuation responsibilities. It is your responsibility to ensure that employees are in a complying super fund.
- If a super fund has changed its address or bank account details and has not notified us, your contributions may be delayed or not received.

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Enquiries or complaints

If you have any enquiries, please contact a member of AXA's Super Online team on 1800 780 036.

If you have a complaint, please write to:

AXA Customer Service
PO Box 14669
MELBOURNE VIC 8001

stating the exact nature of the complaint along with the name and number of your plan.

If you are not satisfied with our handling of your complaint or its resolution, you may contact the Financial Industry Complaints Service (FICS).

The contact details for FICS are as follows:

Financial Industry Complaints Service
PO Box 579
Collins Street West Melbourne Vic 8007

Phone: 1300 78 08 08

Fax: (03) 9621 2291

Privacy – Use and disclosure of personal information

The privacy of your employees' personal information is important to you and also to AXA. The purpose of collecting your employees' information is to assess and manage their membership of the Super Directions for Business, Simple Super or Tailored Super Fund, and to make contributions to other funds as directed by you. We do not give personal details to any external parties for their marketing purposes. For our Privacy Policy refer to www.axa.com.au.

Terms and conditions of Super Online and AXA's clearing house facility

Streamlining your super administration

To become eligible to use AXA's Super Online you must accept the terms and conditions set out below. As you are required to acknowledge that you have read and understood the legal notice, privacy statement and offer document on the AXA Australia website, you should read these statements prior to registering. If you have not already read these statements please go to the AXA Australia website at www.axa.com.au.

- 1 The National Mutual Life Association of Australasia Limited ABN 72 004 020 437 AFS Licence No. 234649, member of the Global AXA Group (AXA) has established a system for its standard employer sponsor clients (Users) to access its website www.axa.com.au (the website) thereby enabling them to perform many tasks online which previously would have required offline communications.
- 2 Registered standard employer sponsors will be able to access information concerning their superannuation plan(s) (User Information) and have the ability to make contributions (to both AXA and non-primary funds), add new members and notify termination of members online once they have registered to access the website by accepting the terms and conditions set out below.

You acknowledge and agree:

- 3 that you have read and understood the following statements on the website:
 - (a) legal notice (disclaimer)
 - (b) privacy statement, and
 - (c) offer document
- 4 the following definitions apply:
 - 'Business day' means a day that is not a Saturday, Sunday or a public holiday in Victoria or New South Wales
 - 'Necessary information' means the employer plan identifier and each employee's name, fund membership number, nominated superannuation fund name and SPIN where the contribution is to be paid to a superannuation fund other than Super Directions for Business, Simple Super or Tailored Super, the amount of the contribution and the period it relates to
 - 'Primary fund' means all of the following: Super Directions for Business, Simple Super or Tailored Super
 - 'Non-primary fund' means any fund other than Super Directions for Business, Simple Super or Tailored Super
 - 'Clearing house service' means the functionality of Super Online that enables employers to make payments to non-primary funds
- 5 not to disclose your user identification and password to any other person (except to your authorised representatives)

Terms and conditions of Super Online and AXA's clearing house facility

Streamlining your super administration

- 6 that any information entered by you using your user name and password is accurate and AXA is entitled to rely upon it
- 7 that the only methods of payment for employees' superannuation contributions, for a particular pay period and amount will be via direct debit, direct credit and BPAY®
- 8 that your access to the website and user information may be revoked by AXA at any time without notice
- 9 that in order to ensure that any superannuation guarantee contributions paid by you to AXA's primary fund will be treated as being received in any particular quarter, you must provide payment and the allocation details of their superannuation guarantee contributions on or before 5.30 pm Australian Eastern Standard Time at least two business days before 28 January, 28 April, 28 July and 28 October for the respective quarter to allow for processing
- 10 that in order to ensure that any superannuation guarantee contributions paid by you to non-primary funds will be treated as being received in any particular quarter, you must provide payment and the allocation details of your superannuation guarantee contributions on or before 5.30 pm Australian Eastern Standard Time at least 10 business days before 28 January, 28 April, 28 July and 28 October for the respective quarter to allow for processing
- 11 that where the contribution payment is made to AXA's primary fund or non-primary funds using BPAY® or direct credit – the payment must be completed on the same day that the contributions are registered on Super Online, as delays may breach your Superannuation Guarantee contribution (SGC) compliance requirements
- 12 that, to the extent that the consent of a member is required relating to access to the website and the User Information, you have obtained that consent
- 13 that if the contribution payment is being made electronically, the time between receipt by AXA of your contribution advice for payments to AXA's primary fund to the time that your bank account is debited will be approximately 48 hours. AXA will endeavour to meet this timeframe, however cannot guarantee this will occur
- 14 that if the contribution payment is being made electronically, the time between AXA's receipt of your contribution advice for payments to non-primary funds to the time that your bank account is debited will be approximately 24 to 48 hours. AXA will endeavour to meet this timeframe, however cannot guarantee this will occur
- 15 that AXA will endeavour to update information by the next business day, however if AXA does not receive information from you before 5.30 pm Australian Eastern Standard Time on any business day, then it will be treated as being received by AXA the next business day
- 16 you are responsible for ensuring that any information you provide to AXA is in the format specified by AXA from time to time

- 17 that although precautions have been taken to ensure that the user information is accurate, complete and current, you will independently confirm this information from other sources prior to relying on that information. Consequently, you accept that AXA will not be liable, except to the extent provided by legislation, for any loss or damage they suffer related directly or indirectly due to the provision of user information
- 18 to accept liability and indemnify AXA, without limitation, for any loss or damage caused to AXA or any third party as a result of information, files or any other online communication provided by you whether negligent or otherwise
- 19 you will provide AXA with the necessary information. AXA is entitled to rely on the necessary information without further enquiry
- 20 you are responsible for ensuring that you and/or your relevant employee duly completes the joining requirements of each fund into which you wish to pay a contribution through AXA's Super Online service
- 21 AXA will endeavour to transfer each contribution to the non-primary funds in respect of each employee within 10 business days of receipt of cleared funds together with all relevant necessary information
- 22 if the necessary information for a contribution is omitted or incorrect AXA will request the required necessary information from you as soon as is practicable. Once AXA receives the information AXA will endeavour to transfer the contribution to the non-primary fund within 10 business days. If the necessary information is not supplied the contribution will be returned to you
- 23 you acknowledge and agree that AXA may alter these terms and conditions in any manner whatsoever. AXA will endeavour to give one month's notice to you of its intention to change these terms and conditions
- 24 AXA may subcontract the provision of the clearing house service at its discretion
- 25 AXA will not be liable and you indemnify AXA for any loss or damage caused to AXA or any third party as a result of:
 - (a) the provision of AXA's Super Online system, or
 - (b) a breach of any applicable superannuation, tax, industrial relations or other applicable legislation by you or your employee
- 26 if AXA is prevented from or delayed in complying with an obligation under these terms and conditions by an event beyond its reasonable control, performance by AXA of that obligation is suspended during the time that compliance is prevented or delayed, and
- 27 you will duly notify employees, who are members of a non-primary fund that AXA will pass on their personal details as part of AXA's Super Online clearing house service.

AXA's Super Online service

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Direct debit information

The application form attached authorises the fund administrator to direct debit an amount from the financial institution account you nominate.

Direct debiting is not available on the full range of accounts, or may not be offered by some financial institutions. Please contact your financial institution if you are not sure.

Your financial institution may charge a fee for the direct debit arrangement. This will be reflected in your financial institution's account statements. Please contact your financial institution for more details. AXA will not charge a fee.

Direct debit procedure

Super Online

When AXA receives your contribution advice via Super Online, we will directly debit your bank account for the payment amount and period as advised in your contribution advice, and credit this amount to your plan.

If the direct debit fails because:

- there are insufficient funds in the nominated account, or
- the nominated account is closed

then AXA or your financial adviser will contact you to discuss the matter. Please ensure that your nominated bank account details are correct and there are sufficient funds in your account.

Direct Debit Service Agreement

This agreement outlines our responsibilities as operator and your responsibilities with regards to direct debit requests.

This charter outlines our and your responsibilities to ensure the smooth and secure operation of our direct debit agreement.

Our responsibilities

We will only deduct contributions from your chosen account. We will confirm in writing the contribution amount, and how often we have agreed to deduct it.

We assure you that we will not disclose your bank details to anyone else, unless you have agreed in writing that we can, or unless the law requires or allows us to do this.

We will debit your account on your nominated day of the month. If the payment date is a weekend or Melbourne public holiday, we will debit your account on the next business day.

We will give you at least 14 days notice when changes to the terms of this arrangement are made.

Your responsibilities

Before sending us your account details, please check with your bank or financial institution that direct debit deductions are allowed on the account you have chosen.

Please make sure that you have enough money in your account to cover payment of your instalments when due. Your bank or financial institution may charge a fee if the payment cannot be met.

Your financial institution may charge you a fee for the direct debit arrangement. This will be reflected in your financial institution account statement. AXA will not charge a fee.

Changing your payments details

You may cancel or change direct debit deductions at any time by completing a direct debit request form available on www.axa.com.au, from your financial adviser or by calling a member of AXA's Super Online team on 1800 780 036.

Direct credit information

The application form enables you to nominate direct credit as the payment method if you submit your contribution details using Super Online.

Enter your contribution details on Super Online and pay your contribution amount(s) by 5.30 pm on the same day using your internet banking or accounting package facility, and your contribution can be processed in the same number of days as direct debit payments.

Direct credit procedure

Super Online

You debit your account for the payment amount using direct credit with your internet or phone banking facility when you have submitted your contribution details on Super Online. Using Super Online, you will be provided with a BSB and account number and another for the AXA primary funds amount and another for the non-primary funds amount.

When AXA receives the contribution details and the matching payment amounts they are paid to the required plans.

If the correct amount is not received using direct credit for a contribution entered on Super Online, AXA will contact you to advise you how to rectify the problem.

When using direct credit as your chosen payment method it is particularly important to pay the correct amounts promptly and to enter the correct account number to ensure the contribution processing is not delayed.

AXA's Super Online service

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BPAY[®] information

The application form enables you to nominate BPAY as the payment method if you submit your contribution details using Super Online.

Enter your contribution details on Super Online and pay your contribution amount(s) by 5.30 pm on the same day using BPAY and your contribution can be processed in the same number of days as direct debit payments.

BPAY[®] procedure

Super Online

You debit your account for the payment amount using BPAY with your internet or phone banking facility when you have submitted your contribution details on Super Online. Using Super Online, you will be provided with a customer reference number and BPAY code for the AXA primary funds amount and another for the non-primary funds amount.

When AXA receives the contribution details and the matching payment amounts they are paid to the required plans.

If the correct amount is not received using BPAY for a contribution entered on Super Online, AXA will contact you to advise you how to rectify the problem.

When using BPAY as your chosen payment method it is particularly important to pay the correct amounts promptly to ensure the contribution processing is not delayed.

How to get online

Streamlining your super administration

Upon receiving your completed registration form for AXA's Super Online, we will provide you with your user identification and password and a 'Quickstart' guide.

To ensure you get the maximum benefit from this service we have developed a comprehensive user guide for you which is located on the Super Online page of www.axa.com.au. In addition to the user guide, any queries can be directed to a member of AXA's Super Online team by calling 1800 780 036.

Your online security

When developing AXA's Super Online we recognised the need for complete security to protect the confidential nature of your information.

To ensure your employees' personal information is protected, we have installed a range of security measures including firewalls and data encryption. Super Online users are protected by True 128-bit SSL encryption, the strongest HTTPS encryption available.

Connecting to AXA's Super Online

All you need is an IBM compatible or an Apple PC with internet access.

Your questions answered

Streamlining your super administration

1 Who can use AXA's Super Online?

You must have an active Super Directions for Business, Simple Super or Tailored Super plan with AXA.

2 Can Super Online help me with Super Choice?

Yes, AXA's Super Online clearing house facility enables you to make payments to AXA and non-primary funds.

3 When can I use AXA's Super Online?

Once you have registered and obtained your user identification and password you can access AXA's Super Online service 24 hours a day, seven days a week.

4 What should I do if my user identification and password are not accepted?

Passwords are case sensitive so check your 'Caps Lock' and 'Num Lock' on your keyboard to ensure they correspond to your password and retype. If you still cannot log into the site, call a member of AXA's Super Online team on 1800 780 036.

5 What happens if I forget my user identification and password?

Call a member of AXA's Super Online team on 1800 780 036 who will ask you questions to confirm your identity and reset your password.

6 How do I make payments to AXA?

You can either make payments via BPAY, direct credit or direct debit.

If using direct debit, when you submit each contribution, AXA will automatically deduct the advised amount, for that particular payment period, from your nominated account.

7 What insurance groups are available when adding a new member via AXA's Super Online?

AXA provides a default EASY Start insurance group for new members when they are added via AXA's Super Online. However, on the New Member Application screen you can advise if the new member requires any additional insurance benefits other than EASY Start.

Please note that the underwriting procedures for members have not changed. All changes in insurance groups must be underwritten if they do not fall within the automatic acceptance category.

8 Are there any fees incurred for using AXA's Super Online?

AXA provides this service free of charge. Government and bank charges may apply.

9 What is the payroll upload facility?

The payroll upload facility allows you to load data, directly from your payroll software, into Super Online. This means you do not have to manually key the data into the service.

Step 1

When you complete AXA's Super Online Registration Form, tick YES to the question 'Do you want to use the payroll upload facility?'

Step 2

When AXA is setting up your superannuation plan on AXA's Super Online, an AXA Customer Service Representative will contact you. You will be asked to send AXA a current electronic copy of your payroll file in CSV or TXT format. AXA will create an interface between your payroll file and AXA's Super Online. Once this interface has been created, you can begin uploading information from your payroll system.

10 Will AXA continue to forward me a contribution advice?

No, once you have registered for AXA's Super Online it will be your responsibility to ensure the appropriate amounts are submitted to AXA in accordance with your superannuation obligations. Confirmation of your payment will be provided.

11 Who should I contact if I have a query about Super Online?

Contact a member of AXA's Super Online team on 1800 780 036.

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Instructions

- 1 Please complete all mandatory sections of this form in block letters and tick where appropriate.
- 2 The Direct Debit Service Agreement on page 10 in the AXA's clearing house facility PDS must be read and section 6 of this form must be signed by the account holder if you are intending to use the direct debit facility.
- 3 This form should be read in conjunction with the terms and conditions on page 7 in the AXA's clearing house facility PDS which is available from www.axa.com.au.

1 – Complete your plan details (mandatory)

This can be found on previous communications from AXA.

Plan reference	Plan name

2 – Complete your payment group and contact details (mandatory)

Please complete this section to define each of the payment groups and who will be the main contact of each group. Please complete multiple forms if you have more than one payment group.

If you have more than one payment group, it is possible to consolidate this information into one e-Commerce bill. For further information please contact your financial adviser or a member of AXA's Super Online team on 1800 780 036.

Payment group name (eg employer group, location, division or type of staff)

Contact details

Title	Given names	Surname	
Position		Payroll email address (required for payment confirmation)	
Street number and name		Town/Suburb	
		()	()
State	Postcode	Telephone number	Facsimile number

3 – Complete your payment details (mandatory)

Select your plan's contribution types (please tick as many options as suit you)

- Mandatory employer
 Member
 Salary sacrifice
 Employer 1

Select your payment frequency (please tick ONE option only)

- fortnightly
 4 weekly
 monthly
 quarterly*

Select your plan's payment preference (for Super Online)

Please refer to your Employer information guide before selecting one of these options.

- (a) Do you want to use payroll upload facility? Yes No

If yes, please advise the name of the payroll system/package your company uses:

- (b) You will be paying your Super Online contributions by: Direct debit† Direct credit# BPAY#

Please start my payments from

Please note SG cutoff dates if paying via a quarterly frequency.

* Not available for salary sacrifice or member contributions.

† If selecting direct debit please complete section 6.

Insurance only plans and plans where the employer is subsidising any fees can not use BPAY or direct credit.

4 – Employer declaration for AXA's clearing house facility (mandatory)

To: The National Mutual Life Association of Australasia Ltd. (NMLA) ABN 72 004 020 437 AFSL 234649 as Product Issuer of AXA's clearing house facility. This Declaration is made by the person(s) named on this application (the Employer).

IT IS HEREBY DECLARED AND AGREED THAT:

- I/We have read the AXA's clearing house facility PDS and agree with its terms and conditions.
- I/We am applying to use AXA's clearing house facility.
- I/We agree to release and indemnify NMLA from and against all actions, proceedings, accounts, costs, claims and demands in respect of any liabilities arising directly or indirectly as a result of the use of this facility.
- I/We agree that neither I/we nor any person claiming through me/us has any claim against NMLA in relation to a payment made or action taken by NMLA under this facility if the payment or action is made in accordance with the relevant instruction, even if the instruction is later shown not to have been made by me/us.

5 – Sign and date (mandatory)

I am an authorised officer of [company name]
and agree to the terms and conditions in the AXA's clearing house facility PDS, on its behalf.

<input type="text"/>	<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>
Name of authorised officer		Signature of authorised officer	Date

6 – Direct debit request authorisation (complete this section only if paying by direct debit)

This form authorises The National Mutual Life Association of Australasia Limited to direct debit an amount from the financial institution account you nominate below for your employees' superannuation contributions in accordance with your payment instructions.

I/We request that you, until further notice, debit my/our account detailed below, the amount The National Mutual Life Association of Australasia Limited (User ID 109 for contributions to Super Directions for Business, Simple Super or Tailored Super, or User ID 253334 for contributions to other funds) will debit or charge me, through the direct debit system.

I/We understand and acknowledge that:

- 1 The financial institution may in its absolute discretion determine the order of priority of payment by it of any monies pursuant to this Authority or any authority or mandate.
- 2 The financial institution may in its absolute discretion at any time by notice in writing to me/us terminate this Authority as to future debits.
- 3 The User may, by prior arrangement and advice to me/us, vary the amount or frequency of future debits.
- 4 This direct debit arrangement is governed by the terms of the attached direct debit service agreement, which is outlined on page 10 of this PDS. I/We have read this section and agree with its terms and conditions.
- 5 The financial institution may disclose my/our bank details to organisations that provide services to the financial institution as part of the online clearing house service.

<input type="text"/>	<input type="text"/>
Financial institution name	Branch name

Branch street number and name

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

Account name

<input type="text"/>	-	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
BSB number									

<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>
Signature of account holder(s)		Date

Please keep a copy of this completed form for your records

Please return to:
AXA Australia
Customer Service
Reply Paid 14330
Melbourne VIC 8001
Fax: 1800 502 201



www.axa.com.au



AXA Customer Service PO Box 14669, Melbourne Vic 8001
Telephone: 1800 780 036 Fax: 1800 502 201
Clearing house provider: The National Mutual Life Association of Australasia Limited
ABN 72 004 020 437 AFS Licence No. 234649 Member of the Global AXA Group
Product administrator: SuperChoice Services Pty Ltd ABN 78 109 509 739

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