

The Brick Exchange Pty Ltd

Direct Debit Request Service Agreement

This is Your Direct Debit Service Agreement with The Brick Exchange Pty Ltd (BRICKX) ABN 27 600 762 749. 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.

banking 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 means the The Brick Exchange Pty Ltd Direct Debit Request between us and You.

us or we means BRICKX, the debit user You have authorised by requesting a Direct Debit Request.

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.

Debiting your account

By signing a Direct Debit Request, You have authorised us to arrange for funds to be debited from Your account. You should refer to the Direct Debit Request and this agreement for the terms of the arrangement between us and You.

We will only arrange for funds to be debited monthly from Your

account as authorised in the Direct Debit Request.

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.

If You have selected a day of month in the Direct Debit Request that is not available in some calendar months (e.g. 31st of a month we will direct Your financial institution to debit Your account on the following banking day).

The direct debit transaction may take up to 4 business days to successfully complete from the date initiated by BRICKX to the time your funds are in BRICKX ready for investment.

You will be able to access the current effective Direct Debit Request document by going to your account at brickx.com.

Amendments by us

We may vary any details of this agreement or a Direct Debit Request at any time by giving You at least fourteen (14) days written notice.

Amendments by you

You may change* or defer a debit payment (for example, skip a month), by notifying us under your direct debit request settings.

You may stop or terminate this agreement by going to brickx.com and disabling the auto-invest feature that you have enrolled into; or

by telephoning us on [02 8766 0566](tel:0287660566) during business hours; or

arranging it through Your own financial institution, which is required to act promptly on Your instructions.

*Note: in relation to the above reference to 'change', Your financial institution may 'change' Your debit payment only to the extent of advising us BRICKX of Your new account details.

Your obligations

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.

You confirm that you have authority to debit the bank account you have provided us.

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) We will notify of this situation and will try again the following debit cycle.

You should check Your account statement to verify that the amounts debited from Your account are correct.

Dispute

If You believe that there has been an error in debiting Your account, You should notify us directly on 02 8766 0566 or email us at info@brickx.com as soon as possible so that we can resolve Your query more quickly. Alternatively You can take it up directly with Your financial institution.

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 (including interest and charges) accordingly. We will also notify You of the amount by which Your account has been adjusted.

If we conclude as a result of our investigations 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.

Accounts

You should check:

- (d) 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.
- (e) Your account details which You have provided to us are correct by checking them against a recent account statement; and
- (f) with Your financial institution before completing the Direct Debit Request if You have any queries about how to complete the Direct Debit Request.

Confidentiality

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.

We will only disclose information that we have about You:

- (g) to the extent specifically required by law; or
- (h) for the purposes of this agreement (including disclosing information in connection with any query or claim).

Notice

If You wish to notify us in writing about anything relating to this agreement, You should write to info@brickx.com

We will notify You via email to the email id we have for your BRICKX account.

Any notice will be deemed to have been received on the third banking day after sending.