

Product disclosure statement (PDS) dated 23 October 2025

As an alternative to a direct debit, you can set up an automatic payment for any amount and frequency using internet banking. With automatic payments, there's no need for forms and you can make your own changes to your payments at any time.

If you would like to set up a direct debit, you can email this completed form to us at registry@anzinvestments.co.nz or post it to:

OneAnswer KiwiSaver Scheme, ANZ Investments, Freepost 324, PO Box 7149, Victoria Street West, Auckland 1142.

1. KiwiSaver member information

First name(s)

Surname

ANZ customer (or investor) number (if known)

2. What would you like to do? (tick one)

- ☐ I want to set up a direct debit
☐ I want to change the details of an existing direct debit
☐ I want to cancel my existing direct debit

3. Contribution details

Contribution amount

\$

Start date

Frequency (tick one) ☐ weekly ☐ fortnightly ☐ monthly ☐ quarterly ☐ annually

4. What to expect next

Once we've received your form, we aim to setup your direct debit within five business days.

We must receive any changes to your existing direct debit details at least five business days before the next debit is due.

5. Direct Debit Authority (to be completed by the bank account holder)

Name of my account to be debited (acceptor):

Name of my bank:

Bank

Branch number

Account number

Suffix

Initiator's Authorisation Code

Approved

0844

10/25

Form

C

Continued on next page.

OneAnswer KiwiSaver Scheme Form C – Direct Debit form

5. Direct Debit Authority (to be completed by the bank account holder) (continued)

From the acceptor to (my bank):
insert name of acceptor’s bank

I authorise you to debit this account with the amounts of direct debits from ANZ New Zealand Investments Limited (the initiator) with the authorisation code specified on this authority in accordance with this authority until further notice.

I agree that this authority is subject to:

- The bank’s terms and conditions that relate to this account, and
- The specific terms and conditions listed over the page.

If applicable, I confirm I have personally affixed my digital signature to this document.

Authorised signature

Date

D

D

M

M

2

0

Y

Y

Authorised signature

Date

D

D

M

M

2

0

Y

Y

Specific conditions relating to notices and disputes

I may ask my bank to reverse a direct debit up to 120 calendar days after the debit if:

- I don’t receive a written notice of the amount and date of each direct debit from the initiator, or
- I receive a written notice but the amount or the date of debiting is different from the amount or the date specified on the notice.

The initiator is required to give a written notice of the amount and date of each direct debit in a series of direct debits no less than two business days before the date of the first direct debit in the series. The notice is to include:

- the date of the debits, and
- the amount of each direct debit.

If the bank dishonours a direct debit but the initiator sends the direct debit again within five business days of the dishonour, the initiator is not required to give you a second notice of the amount and date of the direct debit.

If the initiator proposes to change an amount or date of a direct debit specified in the notice, the initiator is required to give you notice no less than 10 calendar days before the change.

I agree to any correspondence relating to this direct debit being sent to the KiwiSaver member.

For bank use only

Approved

0844

10 | 2025

Date received

Recorded by

Checked by

Bank stamp

Original – Retain at branch. Copy – Forward to initiator if requested.