

A guide to completing the Application Form

1 YEAR INTEREST FREE LOAN APPLICATION EXAMPLE

This guide has been prepared to provide you with assistance in completing an application in the **Willmott Forests Premium Forestry Blend Project - 2009 Product Disclosure Statement** Application Forms.

Should you require any further assistance, please do not hesitate to contact our office on (03) 9696 1355.

Please note:- to print this document you need to select 'document and markups' in the 'comment and forms' option on your printer parameters.

Disclaimer

This document contains general information and may constitute general advice. It has been prepared without taking into account your objectives, financial situation or needs. Therefore, you should, before acting on the advice consider the appropriateness of the advice having regard to your objectives, financial situation and needs. You should obtain a copy of the **Willmott Forests Premium Forestry Blend Project - 2009 Product Disclosure Statement** and any supplementaries before making any decisions about whether to invest in the Project. Nothing in this document should be regarded as advice or a recommendation that any investment is appropriate for any particular investor or class of investors.

EXAMPLE OF 1 YEAR INTEREST FREE LOAN APPLICATION

17.0 Application Forms

How to complete the application forms

A comprehensive guide to completing the various forms can be obtained from Willmott Forests.

Form 1 – 2009 Application

(Page 81)

- All applicants must complete, sign and witness this form.
- You will need to provide the required identification and verification material for Anti-money Laundering and Counter Terrorism Financing (AML/CTF) Act purposes. Refer to page 78-79 for further information.

Choose Payment Option

Form 2 – 12 Month Interest Free Loan Application

(Page 85)

- Applicants choosing this option must complete and sign this form.
- Only Applicants applying for over 20 Woodlots with this options are required to attach a current tax return and payslip.
- Refer to page 87 for additional documentation required.

Form 3 – Method of Payment: Cash or 12 Month Interest Free Loan

(Page 89)

- Applicants choosing to pay cash or use the 12 Month Interest Free Loan payment option are required to complete and sign this form.

Form 4(a) – CBA Loan Application

(Page 91)

- Applicants choosing this option must complete and sign this form.
- Applicants are required to submit certified copies of a 100 point identification and verification check.
- Applicants are required to attach copies of last two tax returns or last tax return and a recent payslip or two most recent payslip confirming income.
- Refer to page 93 for additional documentation required.
- In the event that all necessary documentation is not provided to CBA, your Loan Application will by default go into the 12 Month Interest Free Loan unless 'opted-out' by ticking the relevant box in this form (refer to page 89).

Form 4(b) – CBA Direct Debit Requests

(Page 99)

- Applicants choosing to undertake the CBA Loan option are required to complete and sign the Direct Debit Requests form.

Form 4(c) – CBA Loan Application: Guarantor

(Page 101) (if applicable)

- Applicants requiring a Guarantor to qualify for their CBA Loan must complete and sign this form.

Send all correspondence and applications to:

Willmott Forests Limited
Locked Bag 4011
South Melbourne, Victoria 3205

Anti-money Laundering Questions and Answers

What are the new anti-money laundering laws?

The Government has introduced new laws in the Anti-money Laundering and Counter Terrorism Financing (AML/CTF) Act 2006. The new laws require businesses that provide certain financial services to identify their customers before providing a service and report suspicious transactions.

What is money laundering?

Money laundering is the process criminals use to disguise the source of illegally obtained money so that it appears to have come from legitimate sources.

What is terrorist financing?

Terrorist financing is the act of providing financial support to terrorists or terrorist organisations to enable them to carry out terrorist acts.

Why has the new legislation been introduced?

Australia has implemented new laws to improve its existing anti-money laundering and counter terrorism financing system and bring it in line with international standards. The new laws will make it harder for criminals to use the proceeds of crime and terrorists to receive money to carry out terrorist acts.

What does the new legislation mean for me?

When applying for a new product/s, individuals will need to provide verification information such as a certified copy of a passport or driver's licence. For non-individuals such as companies and trusts, more information will be required, for example a certified copy of an ASIC certificate of registration or trust deed. Please refer below for the required identification and verification material for AML/CTF purposes.

Can a tax file number be used to verify my identity?

No. A tax file number cannot be used or disclosed to establish or confirm your identity.

Will my personal information be safe?

All financial services providers covered by the new legislation are required to keep client information in a safe and secure environment, as required by the AML/CTF Act and the Privacy Act 1988 (Privacy Act). The Privacy Act covers the collection, use, disclosure, quality and security of personal information. You can view our privacy statement on www.willmottforests.com.au

AML/CTF identification and verification documentation

If you are investing directly or through a financial planner, adviser or via an authorised representative of Willmott Forests Limited then you will need to provide us with the following identification and verification material for AML/CTF purposes.

Individual

Please provide a certified copy of:

- an Australian driver's licence that contains a photograph of the licence/permit holder; or
- an Australian passport; or
- a foreign passport or similar travel document containing a photograph and the signature of the person.

Company

Please provide the following:

- the full name of the company as registered by ASIC;
- the ACN issued to the company;
- the full address of the registered office of the company;
- the full address of the principal place of business of the company;
- whether the company is registered as a proprietary or a public company;
- a certified copy of the certificate of registration issued by ASIC; for a proprietary company (other than a licensed company referred to below), the full name and address of each beneficial owner; and
- if the company is licensed and subject to regulatory oversight by a Commonwealth, State or Territory regulator in relation to its activities as a company, a search of the license or other records of the relevant or if the company is listed, a search of the relevant domestic financial market.

Trust or superannuation fund

Please provide:

- the full business name of the trustee in respect of the trust, the type of trust, the name of the trustees and the country in which the trust was established;
- the name and address of each beneficiary of class of beneficiary in respect to the trust;
- for each trustee which is an individual, please also provide the documentation required for individuals (above); or
- for each trustee which is a company, please also provide the documentation required for companies (above).

Partnership

Please provide:

- documentation required for individuals (above) for each one of the partners.
- a certified copy or certified extract of the partnership agreement; or
- an extract of minutes of a partnership meeting;
- the full name and residential address of each partner in the partnership; and
- documentation evidencing the full names of the partnership (where relevant) and the country in which the partnership was established.

Who can certify your documents?

To have documents certified, please take the original documents and photocopies to any one of the following persons for him/her to certify that they are true and correct copies of the originals:

- a justice of the peace or bail justice;
- a barrister or solicitor of the Supreme Court;
- a judge or a magistrate;
- a chief executive officer of a Commonwealth court;
- a registered/deputy registrar of a court;
- a public notary;
- a police officer;
- a permanent employee of Australia Post with two or more years of continuous service who is employed in an office supplying postal services to the public;
- an agent of Australia Post who is in charge of an office supplying postal services to the public;
- an Australian diplomatic or consular officer;
- an officer with two or more continuous years of service with one or more financial institutions;
- a finance company officer with two or more continuous years of service with one or more finance companies;

- an officer or authorised representative that holds an Australian Financial Services Licence and has two or more continuous years of service with one or more licences;
- a member of:
 - the Institute of Chartered Accountants in Australia;
 - CPA Australia; and
 - the National Institute of Accountants; with two or more years continuous membership.

The authorised person will need to write in English. Certification must include the name, address, type of authority and telephone number of certifying authority.

Faxed copies of certified documents do not comply with our identification requirements and are not acceptable.

Form 1 – 2009 Application

Willmott Forests Premium Forestry Blend Project

1. This 2009 Application Form accompanies the PDS dated 20 August 2008 and issued by Willmott Forests Limited (ABN 17 063 263 650) in which the offer of Woodlots in the Willmott Premium Forestry Blend Project – 2009 Product Disclosure Statement ("Project") is made.
2. A person who gives another person access to this 2009 Application Form must, at the same time and by the same means, give that other person access to the PDS and any supplementary PDS issued by Willmott Forests Limited.
3. While the PDS is current and the offer for Woodlots in the Project is open, Willmott Forests Limited and any authorised representative or independent licensed financial adviser who has provided an electronic copy of the PDS will provide paper copies of the PDS, and any Supplementary PDS issued in respect of the Project and the relevant 2009 Application Form, on request and without charge.
4. Unless otherwise specified in this 2009 Application Form, terms defined in the PDS have the same meaning in this 2009 Application Form.
5. Willmott Forests Limited is not obliged to redeem, repurchase or cause to be repurchased your interest in the Project.
6. By signing the 2009 Application Form, each Grower acknowledges and agrees:
 - (a) that, prior to completing the 2009 Application Form, the Grower was given access to and has read and understood the PDS, whether in electronic or printed form;
 - (b) in relation to the Project, that Willmott Forests Limited may accept or reject this Application in respect of Woodlots in whole or in part;
 - (c) in relation to the Project, that Willmott Forests Limited will use reasonable endeavours to arrange insurance on the Growers behalf and that the Grower will pay the relevant premium on receipt of the relevant invoice;
 - (d) the Project is intended to be a medium to long term investment and the Grower acknowledges the risks of the Project, as set out in section 5 on page 16 of the PDS; and
 - (e) if GST is found to be payable in respect to the Application Price for Woodlots, that if the Grower has paid the application price, then:
 - (i) by the cash option, the Grower will be obliged to pay any applicable GST in respect of the application price on receipt of a tax invoice from the Responsible Entity; or
 - (ii) by the financing option the Loan Amount will be increased by an amount referable to the applicable GST in respect of the Application Price.
7. By signing the 2009 Application Form, each Grower
 - (a) agrees to be bound by the terms of the Constitution; and
 - (b) appoints Willmott Forests Investment Management Pty Ltd as its nominee to hold on trust any forestry right granted in respect of the Project on the terms described on section 15.5.24 on page 67, as amended from time to time.
8. Power of attorney
 - 8.1 The applicant irrevocably appoints any Director for the time being of Willmott Forests Limited to be the applicant's attorney ("Willmott Attorney") from the date of this Power of Attorney to the expiration of the Land Tenure Agreement, Land Sourcing and Forestry Management Agreement and the 12 Month Interest Free Loan Agreement in respect of the Project (collectively the "Willmott Documents");
 - 8.2 The Willmott Attorney may do in the name of the applicant and on the applicant's behalf everything necessary or expedient to:
 - (a) execute and deliver the Willmott Documents;
 - (b) complete blanks and make amendments, alterations or additions to the Willmott Documents considered necessary or desirable by the Willmott Attorney;
 - (c) execute and deliver any other documents or do any other acts which are referred to in the Willmott Documents which are ancillary or related to them or the Constitution or the transactions contemplated by them or the Constitution, in the absolute discretion of the Willmott Attorney;
 - (d) appoint one or more substitute attorneys to exercise one or more of the powers given to the Willmott Attorney and to revoke any of those appointments and within this Power of Attorney, "Willmott Attorney" includes a substitute attorney appointed by the Willmott Attorney under this clause; and
 - (e) if applicable, stamp and register this Power of Attorney.
 - 8.3 The applicant declares all acts, matters and things done by the Willmott Attorney in exercising powers under this Power of Attorney will be as good and valid as if they had been done by the applicant and agrees to ratify and confirm whatever the Willmott Attorney does in exercising powers under this Power of Attorney.
 - 8.4 The applicant indemnifies the Willmott Attorney against liability, loss, cost, charges or expenses arising from the exercise or powers under this Power of Attorney.
 - 8.5 The applicant declares that a person (including, but not limited to, a firm, body corporate, unincorporated association or authority) who deals with the Willmott Attorney in good faith may accept a written statement signed by the Willmott Attorney to effect that this Power of Attorney has not been revoked as conclusive evidence of that fact.

The applicant declares that the applicant and a person (including, but not limited to, an executor, administrator, successor, substitute or assign) claiming under the applicant are bound by anything done by the Willmott Attorney in exercising powers under the Power of Attorney.
9. Privacy

The applicant declares that they agree to the disclosure and use of information as contemplated in the section of the PDS titled "Privacy", refer to section 15.9, on page 71 and, if applicable, the 12 Month Interest Free Loan Application (if applicable).
10. Adviser authority

By ticking this box the applicant indicates that they do not wish for their adviser to have access to their investment, terms or finance information.

↑
IF THE CLIENT DOES NOT WISH THEIR ADVISER TO KNOW PERSONAL DETAILS GOING FORWARD TICK HERE.

Form 1 – 2009 Application continued

Willmott Forests Premium Forestry Blend Project

Dealer and adviser information

DEALER DETAILS	
Dealer Group	Dealer Group Name
Contact Name	
AFSL Licence Number	233215
Dealer/Adviser Stamp (if applicable)	Dealer Stamp here

ADVISER DETAILS		
Title	First Name	
Mr	John	
Surname	Adviser	
AFSL Authorised Representative Number	2xx xxx	
Address	2 Address Road	
Suburb and State	Postcode	
Melbourne	3000	
Telephone BH	Mobile	Facsimile
03 222 333	0450 333 333	
Email	Email@email.com.au	

Personal details to be completed by all individuals including company directors, personal trustees and guarantors.

PERSONAL DETAILS – APPLICANT 1			
Title	First Name	Second Name	
Mr	Harry	Bob	
Surname	Date of Birth		
Citizen	15 04 55		
CORPORATE/TRUST APPLICANT			
Company/Trust Name (Company/Trust Director to complete personal details)			
ABN/ACN	Are you GST registered?		
	Yes	No	
OTHER DETAILS			
Current Residential Address (not PO Box)			
55 Ab Street			
Suburb and State	Postcode		
Melbourne	3000		
Postal Address (if different from above)			
Suburb and State	Postcode		
Telephone BH	Mobile	Facsimile	
03 96961355	0455 111111		
Email	Email@email.com.au		
Occupation	Helicopter Pilot		

PERSONAL DETAILS – APPLICANT 2			
Title	First Name	Second Name	
Surname	Date of Birth		
CORPORATE/TRUST APPLICANT			
Company/Trust Name (Company/Trust Director to complete personal details)			
ABN/ACN	Are you GST Registered?		
	Yes	No	
OTHER DETAILS			
Current Residential Address (not PO Box)			
Suburb and State	Postcode		
Postal Address (if different from above)			
Suburb and State	Postcode		
Telephone BH	Mobile	Facsimile	
Email			
Occupation			

Form 1 – 2009 Application continued

Willmott Forests Premium Forestry Blend Project

PAYMENT OPTIONS Please fill in number of Woodlots below:

CASH x Woodlots

12 MONTH INTEREST FREE LOAN (Blue Form) x Woodlots

FINANCE (Yellow Form provided by the CBA)

Principal and Interest Loan x Woodlots

Loan Period (Please tick relevant box) 3 Years 5 Years 7 Years 10 Years* 12 Years*

*A minimum investment of 7 Woodlots is required under the 10 and 12 Year finance option.

Interest Only Option (first 36 months interest only) Yes No (Please tick relevant box)

Interest Rate Option Fixed* Variable (Please tick relevant box)

*A minimum of 2 Woodlots is required for fixed interest rate loans.

Important: There is a PDS dated 20 August 2008 with information about investing in Woodlots in the Willmott Forests Premium Forestry Blend Project (ARSN 131 549 589). Before signing the 2009 Application Form, applicants should read the PDS and any supplementary product disclosure statements containing information about investing in the Project. An investment in the Project is not a deposit with or other liabilities of Commonwealth Bank of Australia ("CBA") ABN 48 123 123 124 or of any CBA Group company, and is subject to investment risk including possible delays in repayment and loss of income or principal invested. Neither the Responsible Entity, CBA nor any other CBA Group company guarantees the performance of the Project, the repayment of capital from the Project or any particular rate of return.

**You must remember to sign and witness this form
The witness must sign, and date same as applicant.**

Executed as a deed

Signed, sealed and delivered

Signature of 1st Applicant/Director

Signature of Witness

X *Harry Citizen* 20 Aug 08

X *John Adviser* 20 Aug 08

Print Name

Print Name

Harry Bob Citizen

John Adviser

Signature of 2nd Applicant/2nd Director/Secretary

Signature of Witness

X APPLICANT 2 SIGN HERE

X WITNESS SIGN HERE

Print Name

Print Name

For Company/Trust Applicant Only – Are you a Sole Director? Yes No

SUPPORTING DOCUMENTS REQUIRED

- You will need to provide us with the required identification and verification material for Anti-money Laundering and Counter Terrorism Financing (AML/CTF) purposes. (Refer to page 78-79). Processing of your application may be delayed if you do not supply this information with your application.

FOR OFFICE USE ONLY – APPLICATION ACCEPTANCE

Accepted on behalf of Willmott Forests Limited by authority of the Directors:

X *For Willmott Forests use only*

Signature of Director or Authorised Signatory

Form 2 – 12 Month Interest Free Loan Application

Willmott Forests Premium Forestry Blend Project

PERSONAL DETAILS – APPLICANT 1

Title	First Name	Second Name
Mr	Harry	Bob
Surname	Date of Birth	
Citizen	15 04 55	
Drivers Licence (please supply certified hard copy)		
555 555 555		

Current Residential Address (not PO Box)

55 Ab Street

Suburb and State	Postcode
Melbourne	3000

How many years have you been a resident at the above address

10

Postal Address (if different from above)

Suburb and State	Postcode

Telephone BH	Mobile	Facsimile
03 96961355	0455 111111	

Email

Email@email.com.au

Employer

Helicopter r us

Occupation

Helicopter Pilot

Number of Years Employment

6 years

Employment Status (full or part time, casual, self)

Full Time

Previous Employer (only if less than 2 years prior to current employment)

Marital Status

Married

Number of Dependant Children

3

PERSONAL DETAILS – APPLICANT 2

Title	First Name	Second Name
Surname	Date of Birth	
Drivers Licence (please supply certified hard copy)		

Current Residential Address (not PO Box)

Suburb and State	Postcode

How many years have you been a resident at the above address

Postal Address (if different from above)

Suburb and State	Postcode

Telephone BH	Mobile	Facsimile

Email

Employer

Occupation

Number of Years Employment

Employment Status (full or part time, casual, self)

Previous Employer (only if less than 2 years prior to current employment)

Marital Status

Number of Dependant Children

Form 2 – 12 Month Interest Free Loan Application continued

Willmott Forests Premium Forestry Blend Project

CORPORATE/TRUST APPLICANT

Company Name or Trustee			Registered Business Address	
<input type="text"/>			<input type="text"/>	
Contact Person			Suburb and State	Postcode
<input type="text"/>			<input type="text"/>	<input type="text"/>
Trust Name			Postal Address (if different from above)	
<input type="text"/>			<input type="text"/>	
ABN/ACN			Suburb and State	Postcode
<input type="text"/>			<input type="text"/>	<input type="text"/>
Telephone BH	Mobile	Facsimile	Email	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	

Are you a Sole Director? Yes No

Copy of original deed/trust deed is required. Please refer to AML/CTF on page 78-79.

DETAILS OF 12 MONTH INTEREST FREE LOAN (Please fill in number of Premium Forestry Blend Woodlots below):

12 MONTH INTEREST FREE LOAN x Woodlots

This section is for Corporate Borrowers ONLY
Refer to Corporate Borrowers Example if you are a Corporate Borrower.

Form 2 – 12 Month Interest Free Loan Application continued

Willmott Forests Premium Forestry Blend Project

STATEMENT OF INCOME

Current Gross Salary

\$ **120,000**

Other Income Details

\$

STATEMENT OF ASSETS OF APPLICANT

Residential Property

Melbourne

Estimated Value

\$ **800,000**

Investment Property

Estimated Value

\$

\$

Cash/Shares/Deposits

BHP

Estimated Value

\$ **40,000**

\$

Other Assets (vehicles etc.)

BMW

Estimated Value

\$ **60,000**

\$

Other Assets (contents etc.)

Estimated Value

\$

\$

\$

\$

Applicant



Joint



Company



Trust



Total Assets

\$ **900,000**

Please Tick



I/We have enclosed our tax return/s



I/We have enclosed our pay slip/s

STATEMENT OF LIABILITIES OF APPLICANT

Loans

Residential Property

Melbourne

Payments

Minimum Monthly

\$ **3,125**

Balance Owing

\$ **500,000**

Investment Property/Shares

\$

\$

\$

\$

\$

\$

\$

\$

Personal Loans

Vehicle Loan

\$ **500**

\$ **20,000**

\$

\$

\$

\$

\$

\$

Credit Card

Limit

Visa

\$ **2,000**

\$

\$

\$

\$

Total Commitment

\$ **3,625**

Total Liabilities

\$ **520,000**

SUPPORTING DOCUMENTS REQUIRED

Only applicants applying for over 20 Woodlots must supply the following supporting information with your application:

- Individuals must provide a copy of last tax return and current pay slip.
- Self employed Applicants must provide their tax returns for the past two financial years.
- Trusts and companies are required to provide audited financial statements or tax returns for the past two financial years.
- A Guarantor may be required to guarantee any borrowing by a company or trust. A Guarantor Statement can be obtained from Willmott Forests.
- Please refer to page 78-79 on who can verify your documents.

Processing of your application may be delayed if you do not supply this information with your application.

Form 2 – 12 Month Interest Free Loan application continued

Willmott Forests Premium Forestry Blend Project

I/We hereby apply to Willmott Finance Pty Ltd for 12 month interest free loan, in accordance with the 12 Month Interest Free Loan Agreement, in consideration of the amount that is due and payable by me under the 2009 Application Form for the Willmott Forests Premium Forestry Blend Project which I/we have completed and signed.

I/We warrant that all of the personal information including asset and liability information provided by me at the date of my application is true and correct. I/We acknowledge that Willmott Finance Pty Ltd is not obligated to accept my 12 month interest free loan application.

PRIVACY ACT 1988 (Cth) CONSENT AND DECLARATION FOR THE PURPOSES OF THE CONSUMER CREDIT CODE

Notice of disclosure of your credit information to a credit reporting agency (Privacy Act 1988).

I/We acknowledge that Willmott Finance Pty Ltd may give information about me/us to a credit reporting agency for the following purposes:

- to obtain a consumer credit report about me/us; and/or
- to allow the credit reporting agency to create or maintain a credit information i.e. containing information about me/us.

Willmott Finance Pty Ltd may give information which is required or permitted to be given to a credit reporting agency by the Privacy Act, including:

- identity particulars – my/our name(s), including any known aliases, sex, address (and the previous two addresses), date of birth, name of employer and drivers licence number;
- my/our application for commercial credit – the fact that I/we have applied for credit and the amount;
- the fact that Willmott Finance Pty Ltd is a current credit provider to me/us;
- loan repayments which are overdue by more than 60 days, and for which debt collection action has started;
- advice that my/our loan repayments are no longer overdue in respect of any default that has been listed;
- information that, in the opinion of Willmott Finance Pty Ltd, I/we have committed a serious credit infringement (that is, acted fraudulently or shown an intention not to comply with my/our credit obligations);
- dishonoured cheques – drawn by me/us for \$100 or more which have been dishonoured more than once; and
- that Willmott Finance Pty Ltd has ceased to be a credit provider for me/us.

I/We understand this information may be given before, during or after the provision of credit to me/us.

Assessing commercial credit application

I/We agree that Willmott Finance Pty Ltd may obtain a consumer credit report containing information about me/us from a credit reporting agency for the purpose of assessing my/our application for commercial credit.

Business purpose declaration

I/We declare that the credit to be provided to me/us by Willmott Finance Pty Ltd is to be applied wholly or predominantly for business or investment purposes (or for both purposes).

Important

You should not sign this declaration unless this 12 month interest free loan is wholly or predominantly for business or investment purposes. By signing this declaration you may lose your protection under the Consumer Credit Code.

I/We declare that I/we signed this declaration before entering into this credit contract.

Signature of 1st Applicant/Director

X *APPLICANT 1 SIGN HERE* *Harry Citizen* Date

Print Name

Signature of 2nd Applicant/Director

X *APPLICANT 2 SIGN HERE* _____ Date

Print Name

Form 3 – Method of Payment: Cash or 12 Month Interest Free Loan

Willmott Forests Premium Forestry Blend Project

Surname/Company Name

Harry Citizen

DETAILS OF PAYMENTS

CASH x Woodlots at \$5,000 per Woodlot*

Payable on application = \$

NOTE: Cheque must be made payable to the Willmott Forests Premium Forestry Blend Project – Application Account

12 MONTH INTEREST FREE LOAN x Woodlots at \$5,000 per Woodlot*

Payable over 12 equal monthly installments (as per 12 Month Interest Free Loan Agreement) = \$ **833.34**

Note: Repayments are due on the last business day in Victoria of each month commencing in July following the financial year of the investment.

* Note: This amount does not include any allowance for GST as GST is not expected to be payable in respect of the Application Price. If GST is found to be payable, then where a Grower has paid the Application Price by:

- (a) the cash option, the Grower will be obliged to pay any applicable GST in respect of the Application Price on receipt of a tax invoice from the Responsible Entity; or
- (b) the 12 month interest free loan option, the Loan Amount will be increased by an amount referable to the applicable GST in respect of the Application Price.

Complete Banking Details as required

<p>CASH Cash payments can be paid by: Cheque, Credit Card or Direct Debit Facility.</p>	<input type="checkbox"/>	Cheque Payment – Attach cheques to Application Form as set out above.
	<input type="checkbox"/>	Credit Card Facility – (please advise if you have a daily limit for credit card processing)
	<input type="checkbox"/>	Direct Debit Request Facility
<p>12 MONTH INTEREST FREE LOAN Monthly payments can be paid by: Credit Card or Direct Debit Facility.</p>	<p>Credit Card Type (please tick)</p> <input type="checkbox"/> Mastercard <input type="checkbox"/> Visa	<p>Name of Cardholder</p> <input type="text"/> <p>Card Number</p> <input type="text"/> <p>Expiry Date</p> <input type="text"/> M / <input type="text"/> Y
	<p>Financial Institution</p> <input type="text"/> <p>Account Name</p> <input type="text"/> <p>BSB</p> <input type="text"/> - <input type="text"/> <p>Account Number</p> <input type="text"/>	

By signing here you are authorising each of Willmott Forests Limited or Willmott Finance Pty Ltd to process the payments from my credit card or bank account.

I/We authorise each of Willmott Forests Limited (APCA User ID 067742) or Willmott Finance Pty Ltd (APCA User ID 059471), to arrange for funds to be debited from my/our account at the financial institution identified above and as prescribed through the Bulk Electronic Clearing System (BECS). In addition Willmott Forests Limited or Willmott Finance Pty Ltd may debit my/our nominated account any amounts due to it for payment in respect of insurance under the Constitution.

Signature

X *Harry Citizen*

Date
20 Aug 08

Signature

X SIGN HERE

Date

Print Name (if joint account, all names required)

Harry Bob Citizen

Print Name

Form 3 – Method of Payment: Cash or 12 Month Interest Free Loan^{continued}

Willmott Forests Premium Forestry Blend Project

Direct Debit Request Service Agreement

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 in the State of Victoria.
- **Debit day** means the day the payment by you to us is due.
- **Debit payment** means a particular transaction where a debit is made.
- **Direct Debit Request** means the Direct Debit Request between us and you.
- **Us or we** means one or more of Willmott Forests Limited or Willmott Finance Pty Ltd (as the case may be), who you have authorised by signing a Direct Debit Request.
- **You** means the client who signed the direct debit request.
- **Your financial institution** is the financial institution where you hold the account that you have authorised us to arrange to debit.

1. Debiting your account

- 1.1 This service agreement covers drawings by one or more of Willmott Forests Limited or Willmott Finance Pty Ltd (as the case may be) against your nominated account in all events covered by any written agreement between us and you.
- 1.2 By signing a Direct Debit Request, you have authorised us to arrange for funds to be debited from your account.
If the debit day falls on a day that is not a business day, we may debit your account on the prior business day.
- 1.3 By signing the the Direct Debit Request, you acknowledge that, should the debit be dishonoured, we reserve the right to attempt to debit your account again, within 5 days of the original collections date.

2. Changes by us

- 2.1 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.
If you are uncertain as to when the debit will be processed to your account, you should enquire directly of your financial institution.

3. Changes by you

- 3.1 You may change the arrangements by notifying us in writing at least five (5) business days before the next debit day. Such changes must be detailed on our 'Amended Direct Debit Request Form' which can be obtained from our website or alternatively by contacting us on (03) 9696 1355 (Accounts Receivable).
- 3.2 If you wish to stop or defer a debit payment you must notify us in writing at least five (5) business days before the next debit day. These requests may be directed to us or your financial institution.
- 3.3 You may also cancel your authority for us to debit your account at any time by giving us at least thirty (30) days notice in writing before the next debit day provided alternative arrangements are made for any amounts owing us. This notice should be given to us or your financial institution.

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 Direct Debit Request.
- 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;
- (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; and
- (d) 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 (03) 9696 1355 (Accounts Receivable) or in writing as soon as possible so that we can resolve your query more quickly.
- 5.2 If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging a credit into your account to adjust your account accordingly. We will also notify you in writing of the amount by which your account has been adjusted.
- 5.3 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.
- 5.4 Should the error be caused by your financial institution this matter will need to be directly resolved between you and your financial institution.

6. Accounts

You should check:

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

WARNING

If the account details you have quoted is incorrect, you may be charge a fee to reimburse our costs in correcting any deductions from:

- (a) an account you do not have authority to operate; or
- (b) an account you do not own.

7. Confidentiality

- 7.1 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.
- 7.2 We will only disclose information that we have about you:
- (a) to the extent specifically required by law; 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 in writing about anything relating to this agreement, you should write to Accounts Receivable, Willmott Forests Limited, at Locked Bag 4011, South Melbourne, Victoria 3205.
- 8.2 We will notify you by sending a notice in the ordinary post to the address on our records.
- 8.3 Any notice will be deemed to have been received two (2) business days after it is posted.