

Credit Card Customer Service Agreement

Our Responsibility

- ▶ The credit card payment of your investment amount will be drawn immediately LM Investment Management Ltd (the "Manager") receives this form or further written instructions from you. Please ensure your investment funds are cleared and available.
- ▶ The Manager will only debit your account for your initial investment amount as stated on the Application Form or additional investment amount as advised by you in further written instructions concerning additional deposits. The credit card merchant service fee will be deducted from your initial investment amount or additional investment amount/s.
- ▶ The Manager reserves the right to cancel the credit card arrangements if three or more drawings are returned unpaid by your nominated financial institution.
- ▶ Subject to its obligations at law, the Manager will keep all information pertaining to your nominated account at the financial institution private and confidential.
- ▶ Where the due date for a drawing falls on a non-business day, the Manager will draw the amount on the next business day.
- ▶ The Manager will investigate and deal promptly with any queries, claims or complaints regarding debits providing a response within 20 business days.

Your Responsibility

- ▶ Where you consider that a drawing has been initiated incorrectly you should take the matter up directly with the Manager.
- ▶ It is your responsibility to ensure that the authorisation on the credit card payment request is identical to the account signing instruction held by the financial institution of the nominated account.
- ▶ It is your responsibility to ensure at that all times sufficient funds are available in the nominated account to meet a drawing on the due date for payment.
- ▶ It is your responsibility to ensure your bank will allow drawings on a credit card transaction without the card present.
- ▶ It is your responsibility to advise the Manager if the account nominated by you to meet a drawing is altered, transferred or closed.
- ▶ It is your responsibility to arrange with the Manager a suitable alternate payment method if the drawing arrangements are stopped either by you or the nominated financial institution.
- ▶ It is your responsibility to meet any charges resulting from the use of the credit card system. This may include fees charged by the Manager as a result of drawings being returned unpaid.

Your Rights

- ▶ You may request or defer or alter the drawing authority, by giving written notice to the Manager. The Manager must receive such notice at least 5 business days prior to the date of the next drawing.
- ▶ You may cancel the credit card arrangement at any time by giving written notice to the Manager. The Manager must receive such notice at least 5 business days prior to the date for the next drawing.
- ▶ All transaction disputes, queries, and claims should be raised directly with the Manager. The Manager will provide a verbal or written response within 20 business days from the date you notify the Manager. If the claim/dispute is successful the Manager will reimburse you by way of electronic credit to your credit card account.