

Bendigo SmartStart Super[®] Direct Debit Request



This form can be used either by a member or a member's spouse to establish a new direct debit request or to change or cancel an existing direct debit request. Direct debits are processed on the 16th of each month (or the next Banking Day).

Sandhurst collects your personal information to provide you with the direct debit services you have requested. To do that, we may need to disclose your personal information to electronic network administrators, other financial institutions and to an entity or person you have requested us to pay on your behalf. Some of these entities may be located overseas. If any of that information is not provided, we may not be able to provide you with those direct debit services. You should also read our privacy policy which contains information about how you can gain access to and seek correction of your personal information, and how you can complain about a breach of the privacy laws by Sandhurst and how we will deal with a complaint. Our privacy policy is available at www.bendigobank.com.au/privacy-policy/full-privacy-policy/.

Please complete this form in **black** or **blue** ink using **CAPITAL LETTERS** (except for email addresses).

Step 1 Personal details of the member receiving contributions into their account.

Member number (if known)

Title Surname

Given name(s)

Address

Town/Suburb State Postcode

Telephone number (work/home) Mobile phone

Email address

Step 2 Type of instruction

Please mark the applicable answer box(es) with an **X** and follow the relevant steps.

I/we want to:

establish a new direct debit request from (MM)/ (YYYY). Please complete all steps below.

OR

alter an existing direct debit request as follows:

change regular contribution amount. Please complete Steps 3, 6 and 8.

change nominated financial institution account. Please complete Steps 4 and 8.

change debit frequency. Please complete Steps 5 and 8.

OR

cancel an existing direct debit request from (MM)/ (YYYY).

Step 3 Contribution eligibility

This section should be completed by the member receiving contributions (including spouse contributions) into their account. If this section is not completed, Sandhurst may not be able to accept the contributions.

Please mark **ONE** answer box with an **X**.

I declare that:

I am under age 67

OR

I am age 67 or over (but under age 75). I have worked at least 40 hours in a period of not more than 30 consecutive days in the financial year in which the contribution will be made.

OR

Once-off

I am 65 years of age or over and I am making a downsizer contribution (You must provide us with a completed ATO downsizer contribution form before or at the time of making your downsizer contribution. The form is available from the ATO website).

One-off exception

I am 67 or over (but under 75), have a total super balance (as defined in the Reference Guide) below \$300,000 and worked at least 40 hours in not more than 30 consecutive days during the previous financial year to which this contribution is being made, and have never made a contribution using this one-off exemption in this or any other super fund.

Step 4 Financial institute details

Please note, credit card details will not be accepted. Direct debit is not available on a full range of bank accounts. If in doubt, please refer to your financial institution. Your financial institution may charge a fee for this service.

Name of financial institution	<input type="text"/>																						
Address of financial institution	<input type="text"/>																						
Town/Suburb	<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"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	State	<input type="text"/>	<input type="text"/>	Postcode	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account name	<input type="text"/>																						
Branch (BSB) number	<input type="text"/>	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	<input type="text"/>	Account number	<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"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Step 5 Direct Debit frequency

Your nominated account will be debited on the 16th of each month (or the next Banking Day).

Please indicate the debit frequency by making **ONE** answer box with an **X**.

Monthly Quarterly Half-yearly Yearly Once-off

Step 6 Direct Debit amount

All contributions made by direct debit are invested in accordance with your existing investment strategy.

Please indicate contribution type(s) by marking applicable answer box(es) with an **X**.

Sandhurst cannot accept personal or spouse contributions unless the member receiving contributions has provided a valid tax file number (TFN). If the member receiving contributions has not provided their TFN, then complete the TFN notification form available on our website and send it together with this form.

<input type="checkbox"/> Personal contributions ¹	<input type="text"/>	\$	<input type="text"/>
OR			
<input type="checkbox"/> Spouse contributions	<input type="text"/>	\$	<input type="text"/>

¹ If you want to claim a tax deduction, then complete and send the ATO Notice of Intent to Claim a Tax Deduction form available on our website or by calling our Customer Service Team.

Step 7 Request and authority to debit

I/We request Sandhurst (User ID 165221) to arrange for any amount 'Sandhurst Trustees Limited ATF Bendigo Superannuation Plan' may debit through the Bulk Electronic Clearing System from my/our account held at the financial institution I/we have nominated in Step 4, subject to the terms and conditions of the Direct Debit Request Service Agreement below, and any further instructions provided on this form.

Step 8 Declaration and signature of bank account holder/s

a) I/We have read the Direct Debit Service Agreement on this form and understand and agree to the terms and conditions governing the debit arrangements between Sandhurst and myself/us as set out in this Direct Debit Request and Direct Debit Service Agreement. I/We also understand and acknowledge that:

- Sandhurst may in its absolute discretion, at any time by notice in writing to me/us, suspend or terminate this request to the drawing arrangement.
- Sandhurst may by prior arrangement and advice to me/us vary the amount or frequency of future debits.
- Should an alteration to the method of operation of the Direct Debit facility take place, Sandhurst will provide 14 days written notice prior to the alteration taking place.

b) I/We acknowledge that it is my/our responsibility to:

- Advise Sandhurst if the nominated account is transferred or closed, or the account details change.
- Arrange a suitable payment method if Sandhurst cancels the drawing arrangements.
- Ensure that all account holders on the nominated financial institution account sign the Direct Debit Request form.

c) I/We consent to providing Sandhurst and the Bendigo and Adelaide Bank Group with personal information and for Sandhurst and the Bendigo and Adelaide Bank Group to collect, use, disclose and store personal information in accordance with its privacy disclosure statement contained at www.bendigobank.com.au/privacy-policy/full-privacy-policy

d) If concessional and non-concessional contributions made by and on behalf of me exceed the relevant cap in any one year, tax penalties will apply. Please refer to the 'How super is taxed' section of the Bendigo SmartStart Super Product Disclosure Statement for more information.

e) In respect of electronic instructions (email or fax) you agree and acknowledge, warrant and agree that Sandhurst:

- will determine at its absolute discretion whether it will reject or accept electronic instructions
- is not responsible for any loss or delay that results from a transmission not being received by Sandhurst
- will only process electronic instructions if they are received in full and contain all the required information as determined by Sandhurst to validate the instructions
- may require you to provide a duly executed hard copy of the instructions and/or further information necessary for Sandhurst to validate the instructions
- will not accept a receipt confirmation from the sender's facsimile machine or computer as evidence of receipt of the instructions
- will not compensate you for any losses relating to electronic instructions, unless required to do so by law; and
- does not take responsibility for any fraudulent or incorrectly completed electronic instructions.

To the maximum extent permitted by law, including in the event of fraud, you hereby irrevocably release Sandhurst from, and indemnify Sandhurst against, all losses and liabilities whatsoever arising from Sandhurst:

- acting in accordance with any instructions received electronically bearing your portfolio number and/or other information provided to validate the instructions; or
- declining to act on instructions for any reason including because it was unable to validate those instructions to the satisfaction of Sandhurst.

Full name of **signatory 1**

Address

Town/Suburb

State

Postcode

Signature 1

Date

Full name of **signatory 2**

Address

Town/Suburb

State

Postcode

Signature 2

Date

Contact details:

Sandhurst Trustees Limited
Bendigo SmartStart
GPO Box 264
Melbourne Victoria 3001
Phone: 1800 033 426
Fax: 03 6215 5800
Email: superannuation@bendigobank.com.au
Website: www.bendigobank.com.au/personal/superannuation-and-retirement

Direct Debit Request Service Agreement

This is your Direct Debit Service Agreement with Sandhurst Trustees Limited (the Trustee) in its capacity as Trustee for Bendigo SmartStart Super a sub-plan of the Bendigo Superannuation Plan (User ID 165221, ABN 16 004 030 737, AFSL 237906) (the Debit User). 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 written, verbal or online request between us and you to debit funds from your account.

us or **we** means Sandhurst Trustees Limited (the Trustee) in its capacity as Trustee for Bendigo SmartStart Super a sub-plan of the Bendigo Superannuation Plan, (the Debit User) you have authorised by requesting a Direct Debit Request.

you means the customer who has authorised the Direct Debit Request.

your financial institution means the financial institution at which you hold the account you have authorised us to debit.

1. Debiting your Account

- 1.1 By submitting a *Direct Debit Request*, you have authorised us to arrange for funds to be debited from your *account*. The *direct Debit Request* and this *agreement* set out the terms of the arrangement between us and you.
- 1.2 We will only arrange for funds to be debited from your *account* as authorised in the *Direct Debit Request*.
or
We will only arrange for funds to be debited from your *account* if we have sent to the address nominated by you in the *Direct Debit Request*, a billing advice which specifies the amount payable by you to us and when it is due.
- 1.3 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*.

2. Amendment 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 sent to the preferred email or address you have given us in the *Direct Debit Request*.

3. How to cancel or change direct debits

- 3.1 You can:
 - (a) cancel or suspend the *Direct Debit Request*; or
 - (b) change, stop or defer an individual *debit payment* at any time by giving us at least fourteen (14) days notice.

To do so, contact us at Bendigo SmartStart Super, GPO Box 264, Melbourne VIC 3001
or

by telephoning us on **1800 033 426** during business hours;

You can also contact your own financial institution, which must act promptly on your instructions.

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) we may charge you reasonable costs incurred by us on *account* of there being insufficient funds; and
 - (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*.
- 4.3 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 on superannuation@bendigobank.com.au or 1800 033 426. Alternatively, you can contact your *financial institution* for assistance.
- 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 within a reasonable period for your *financial institution* to adjust your *account* (including interest and charges) 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 in writing.

6. Accounts

- 6.1 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*.

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. Contacting each other

- 8.1 If you wish to notify us in writing about anything relating to this *agreement*, you should write to
Bendigo SmartStart Super
GPO Box 264
Melbourne VIC 3001
- 8.2 We will notify you by sending a notice to the preferred address or email you have given us in the *Direct Debit Request*.
- 8.3 Any notice will be deemed to have been received on the second *banking day* after sending.