

Personal deductible contributions via direct debit

When completing this form, please ensure you use all capital letters eg and check boxes with a cross eg

Important information

- Complete this form to start making monthly personal deductible contributions into your VicSuper FutureSaver account via direct debit.
- You can also make personal deductible contributions via BPAY®. Login to MembersOnline or contact the Member Centre on **1300 366 216** to obtain your unique reference number and the biller code. If you are not a registered user of MembersOnline, you can register at vicsuper.com.au. If you wish to make your personal deductible contribution via BPAY, you do not need to complete this form.
- If you are aged between 67 and 74 (inclusive), we can only accept personal deductible contributions if you satisfy the work test or claim the work test exemption. You cannot make a personal deductible contribution if you are age 75 or over.
- If eligible and you wish to claim a tax deduction on your contributions, please contact the Member Centre on **1300 366 216** to request a 'Notice of intent to claim or vary a deduction for personal contribution' form. This form must be completed and returned to us the earlier of the time you lodge your tax return or the end of the following financial year in which the contributions are made. Once we've received your form, we will send you an acknowledgment letter, which you'll need to claim your tax deduction in your tax return.
- We will deduct compulsory Government contributions tax (15%) effective the date we receive your valid 'Notice of intent to claim or vary a deduction for personal contributions' form.
- If you leave the Fund, roll over to a pension or make a partial withdrawal from your account, you must complete a 'Notice of intent to claim or vary a deduction for personal contributions' form prior to the withdrawal to ensure you are still able to claim a tax deduction.
- All contributions and earnings on these amounts made to complying superannuation funds such as the Fund, are preserved. This means you generally cannot access your contributions until you reach your preservation age (at least age 55, depending on your date of birth) and permanently retire from the workforce.
- Please be aware of the contribution caps outlined in Step 3 and ensure the Fund has your tax file number (TFN). Without your TFN we cannot accept personal contributions into your VicSuper Fund account. To confirm if we have your TFN, please call the Member Centre on **1300 366 216** or login to MembersOnline.
- If you have any questions, please call our Member Centre on **1300 366 216**.

Step 1: Specify what you would like to do

	Relevant steps
<input type="checkbox"/> Start making (or recommence) monthly personal deductible contributions into your VicSuper FutureSaver account via direct debit	Steps 2, 3, 4, 5 and 7
<input type="checkbox"/> Change the account from which your direct debits are currently made	Steps 2, 3, 4, 5 and 7
<input type="checkbox"/> Change your monthly payment amount	Steps 2, 3, 4, 5 and 7
<input type="checkbox"/> Defer/cancel your Direct Debit Request arrangement with the Fund	Steps 2, 6 and 7

Step 2: Personal details

Member number

Title Mr Mrs Ms Miss Other (please specify)

Surname

Given name/s

Date of birth Gender Male Female

Residential address

Postcode

Step 3: (continued)
Nominate or change your account to be debited and your payment details

Amount (whole dollars)

Weekly Fortnightly Monthly Quarterly

Start date

I/we understand that by signing this form, I/we:

- authorise Aware Super (User ID 229600) to arrange for the specified funds to be debited from the account nominated above and transferred to the trustee.
- acknowledge that the specified funds will be debited on the start date and payment frequency I have chosen above, until I/we authorise the trustee to stop this arrangement.
- acknowledge that I/we have read and understood the service agreement attached to this form.
- have received and read the Fund's privacy information. See Step 4.

Signature (Account holder 1) Date

Signature (Account holder 2) Date

Step 4:
Read our privacy information

The personal information provided on this form is collected by and held for Aware Super, in accordance with the Australian Privacy Principles of the *Privacy Act 1988 (Cth)*, for the purpose of administering accounts and providing services associated with fund membership. For further information about how personal information is handled, please call us on **1300 366 216** or visit vicsuper.com.au/privacy to view the privacy policy (a hard copy of the policy may also be provided on request). The policy contains information about access to and correction of personal information, how a complaint can be made about a privacy breach and other important information about how personal information is collected, used and disclosed.

Step 5:
Please sign to commence or change your Direct Debit Request arrangement

- This section must be completed and signed by the Fund member making personal deductible contributions via direct debit.
- Please tick the box below that applies to your situation.

Please tick the appropriate box:

I am under age 67, **OR**

I am between age 67 and 74 and have been gainfully employed for at least 40 hours in a period of not more than 30 consecutive days in the financial year in which my contribution is made, **OR**

I am between age 67 and 74 and have satisfied the definition of the **work test exemption** and would like to claim the work test exemption for the current financial year.

I certify that I:

- currently meet the eligibility requirements to make personal deductible contributions.
- understand the contributions will be invested according to my current investment options or, if I have elected, my future contribution nomination.
- agree to notify the Fund if I no longer meet the eligibility requirements for making personal deductible contributions.
- am aware of the contribution caps mentioned in Step 3.

Signature Date

Step 6:
Please sign to defer or cancel your Direct Debit Request arrangement

- Complete this section to defer or cancel your Direct Debit Request arrangement with us.
- You can defer or cancel your Direct Debit Request arrangement with us by sending this form to the Fund **at least five working days** prior to the next scheduled drawing date (the first working day of the month).
- Please select the relevant option:

Deferring your Direct Debit Request arrangement

To defer your Direct Debit Request arrangement, please complete the section below.

I certify that I:

- wish to defer my Direct Debit Request arrangement with the trustee effective from: Date
- and wish to recommence my Direct Debit Request arrangement with the trustee effective from: Date (the first day of the month)

Step 6: (continued)
Please sign to
defer or cancel your
Direct Debit Request
arrangement

Cancelling your Direct Debit Request arrangement

To cancel your Direct Debit Request arrangement, please complete the section below.

I certify that I:

- wish to cancel my Direct Debit Request arrangement with the trustee effective from:

Date

I understand if the above request is not received by the trustee **at least five working days** prior to the next scheduled drawing date (the first working day of the month), that the debit will be drawn as per my original Direct Debit Request arrangement with the trustee and acted on thereafter.

Signature

Date

Step 7:
Send your form
to us

Send your completed form to: **VicSuper, GPO Box 89 MELBOURNE VIC 3001**

Before making your contribution please consider:

This form is not intended to be taken as advice or comprehensive tax guidance. It is general information and does not take into account your personal circumstances. You should seek your own independent taxation advice for matters such as determining your eligibility to claim a tax deduction for your contributions and liability for any contributions tax payable.

**Additional
information**

To satisfy the **work test** you must be gainfully employed for at least 40 hours in a period of not more than 30 consecutive days in the financial year in which the contribution is made.

To be eligible to claim the **work test exemption**, you must be aged between 67 and 74 and;

- have met the work test in the previous financial year and;
- have a total superannuation balance of less than \$300,000 as at 30 June last financial year (total balance of all superannuation accounts you hold at the Fund and other funds) and;
- have not previously claimed the work test exemption

If you are aged 75 or over, we cannot accept personal deductible contributions. Once you are age 75, personal deductible contributions must be received by us within 28 days after the end of the month in which you turn 75.

Personal deductible contributions via direct debit

Please retain this direct debit service agreement for your records

Direct debit service agreement

This agreement outlines our service commitment to you regarding Direct Debit Request (DDR) arrangements made between Aware Super and you. It sets out your rights, our commitment to you and your responsibilities, together with where you should go for assistance.

If you have any queries concerning this agreement or any debits made under it, please call our Member Centre on **1300 366 216**.

1. Initial terms of the arrangement

- In terms of the DDR arrangements made between the trustee and signed by you, the trustee undertakes to periodically debit your nominated account (see Step 3) for the amount specified in Step 3 for contribution into your nominated account.

2. Drawing arrangements

- The first drawing under this DDR arrangement will take place on the start date you have selected. If we receive your form on or after five days from the start date selected, the first drawing may happen on the next scheduled drawing date.
- Thereafter, we will debit your account on your selected payment day and frequency.
- This debit or charge will be made through the Bulk Electronic Clearing System (BECS) from your account held at the financial institution you have nominated below and will be subject to the terms and conditions of the Direct Debit Request Service Agreement.

3. Changes or enquiries

- The trustee will not make any changes to this DDR arrangement unless advised by you.
- To change your DDR arrangement, you must complete another *Personal deductible contributions via direct debit form (V312)* and return it to us **at least five working days** prior to the next scheduled payment date (the first working day of the month).
- Changes to your DDR arrangements may include:
 - changing the account from which your direct debits are made
 - changing your payment amount.
- All personal information held by the trustee will remain confidential, except the information required by the trustee's financial institution to initiate drawing from your nominated account.

4. Deferring or cancelling this arrangement

- You can defer or cancel your DDR arrangement with the trustee at any time.
- To defer or cancel your DDR arrangement, you must complete another *Personal deductible contributions via direct debit form (V312)* and return it to us **at least five working days** prior to the next scheduled payment date (the first working day of the month).
- If the above request is not received by the trustee **at least five working days prior** to the next scheduled drawing date, the debit will be drawn as per your original DDR arrangement with the trustee and acted on thereafter.
- If you wish to recommence direct debits from your account at a later date, you will need to complete another *Personal deductible contributions via direct debit form (V312)* and return it to us.

5. Your obligations

- You must ensure that:
 - your nominated account can accept direct debits. Your financial institution will be able to confirm this for you.
 - on each drawing date, there are sufficient funds cleared in the account nominated in Step 3.
 - you advise the trustee if the account you nominated in Step 3 is transferred or closed.
 - the details you give the trustee of your nominated account are correct.
 - you meet the eligibility requirements for making personal deductible contributions. See the 'Important information' section in the *Personal deductible contributions via direct debit form (V312)*.
 - you notify the trustee if your circumstances change and you no longer meet the requirements for making personal deductible contributions. See the 'Important information' section in the *Personal deductible contributions via direct debit form (V312)*.
- If your drawing is returned or dishonoured by your financial institution, the trustee will inform you in writing and your payments will cease until you elect to recommence making personal deductible contributions via direct debit. We may decide to recover from you any dishonour fees charged by the bank.

6. Disputes

- If you believe that a drawing has been initiated incorrectly, we encourage you to contact us directly by calling our Member Centre on **1300 366 216**, between 8.30am and 5pm, Monday to Friday.
- If you do not receive a satisfactory response from us regarding your dispute, please contact your financial institution who will respond to you with an answer to your claim:
 - within five working days (for claims lodged within 12 months of the disputed drawing), or
 - within 30 working days (for claims lodged more than 12 months after the disputed drawing).
- The trustee will refund the drawing amount if we can not substantiate the reason for the drawing.
- Your financial institution will ask you to contact us to resolve your disputed drawing prior to involving them.

The *Personal deductible contributions via direct debit form (V312)* is available from the website at vicsuper.com.au/forms

Alternatively you can call our Member Centre on **1300 366 216** to request a copy to be sent to you.