

# Eligible spouse contribution via direct debit

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

### Important information

- To make a spouse contribution you must adhere to the conditions in the declaration below.
- To make a spouse contribution where the spouse is aged between 67 and 74 (inclusive), the trustee (Aware Super Pty. Ltd.) can only accept the contribution if the spouse satisfies the work test or is eligible for and claims the work test exemption outlined in Step 2.
- You only need to complete this form once in each financial year you make eligible spouse contributions.
- Without your spouse's tax file number (TFN) we cannot accept non-concessional contributions (including spouse contributions) into your spouse's account. If your spouse would like to confirm if we have their TFN, they can call the Member Centre on **1300 366 216** or login to MembersOnline.
- Remember, your spouse generally cannot access their contributions as cash until they reach their preservation age (at least 55, depending on their date of birth) and permanently retire.
- Eligible spouse contributions count towards the non-concessional contribution cap of the spouse receiving the contribution.
- If you exceed this cap and you do not elect for the excess and the related earnings to be withdrawn, then additional tax will be applied so that the excess contributions are taxed at the top marginal tax rate plus Medicare levy. If you elect to withdraw the excess and the related earnings, you will be taxed on the earnings at your marginal rate plus Medicare levy. You will be entitled to a non-refundable tax offset equal to 15% of the earnings.
- The spouse making the contribution may be eligible for a tax rebate of up to \$540. Please see the *VicSuper FutureSaver Product Disclosure Statement (PDS)* and *Member Guide* for detailed information and eligibility.
- If you have any questions or would like a current VicSuper Product Disclosure Statement (PDS), please call our Member Centre on **1300 366 216**. Alternatively, you can download a copy from [vicsuper.com.au/publications](http://vicsuper.com.au/publications)

### Step 1: Specify what you would like to do

<input type="checkbox"/>	Start making (or recommence) eligible spouse contributions into your spouse's account via direct debit	Relevant steps	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 payment amount		Steps 2, 3, 4, 5 and 7
<input type="checkbox"/>	Defer/cancel your Direct Debit Request arrangement with the trustee		Steps 2, 5, 6 and 7

### Step 2: Spouse making contributions: complete your personal details

Title  Mr  Mrs  Ms  Miss  Other (please specify)

Surname

Given name/s

Phone number  (during working hours)

I declare that: \_\_\_\_\_

- is my eligible spouse to whom I am legally married and not permanently separated from, or live with on a bona fide domestic basis as partners (this includes same sex partners)
- I wish to have the contributions I am making on behalf of my spouse debited as indicated in Step 4
- I have received and read the trustee's privacy information. See Step 5
- all details on this form are true and correct
- I am aware this contribution will count towards the non-concessional contributions cap of my spouse as outlined in Step 4.

Signature  Date

**Step 3:**  
Spouse receiving contribution: complete your personal details

Please ask your spouse to complete and sign this section.

Member number

Title  Mr  Mrs  Ms  Miss  Other (*please specify*)

Surname

Given name/s

Date of birth         Gender  Male  Female

Postal address                  
                 
          Postcode

Phone number           (during working hours)

I declare that: \_\_\_\_\_  
 • is my eligible spouse to whom I am legally married and not permanently separated from, or live with on a bona fide domestic basis as partners (this includes same sex partners)

Please tick the appropriate box:

- I am under age 67, **OR**
- I am between age 67 and 74 (inclusive) 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 (inclusive) 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 understand that all eligible spouse contributions received will be invested according to my nominated investment options or, if I have indicated, future contributions nomination
- I have received and read the trustee's privacy information. See Step 5
- all details on this form are true and correct
- I am aware of the non-concessional contribution cap mentioned in Step 4.

Signature of receiving spouse  Date

**Step 4:**  
Nominate or change your account to be debited and your payment details

**Non-concessional contribution cap:** Currently there is an annual cap of \$110,000 for non-concessional (or after-tax) contributions for the financial year, per person, across all superannuation funds. However, if your total super balance on 30 June in the previous financial year is equal to or exceeds the general transfer balance cap, currently \$1.7 million, then your non-concessional contributions cap will be nil.

Subject to eligibility and your total super balance on 30 June in the previous financial year, members under age 67 may be able to bring forward up to two years of future entitlements, equaling a non-concessional cap of \$330,000. Contributions that exceed the non-concessional contribution cap may attract additional tax. For more information visit ato.gov.au. We cannot accept non-concessional contributions without your tax file number.

- Please complete this step to nominate or change the account you want your payments to be made from, and to nominate or change the payment amount.
- If you are nominating a joint account, this form must be signed by both account holders.

Name of bank or financial institution

Account name

Branch (BSB) number

Account number

Amount       (whole dollars)

Weekly  Fortnightly  Monthly  Quarterly

Start date

**Step 4: (continued)**  
Nominate or change  
your account to be  
debited and your  
payment details

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

- authorise Aware Super Pty. Ltd. (User ID 229600) to arrange for the specified funds to be debited from the account nominated on the previous page and transferred to the trustee.
- acknowledge that the specified funds will be debited on the start date and payment frequency I have chosen on the previous page, until I/we authorise the trustee to defer or cancel this arrangement.
- acknowledge that I/we have read and understood the service agreement attached to this form.
- have received and read the trustee's privacy information. See Step 5.

Signature (Account holder 1)

Date

Signature (Account holder 2)

Date

**Step 5:**  
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](http://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 6:**  
Spouse making  
contribution:  
defer or cancel  
your Direct Debit  
Request arrangement

- Complete this section to defer or cancel your Direct Debit Request arrangement with the trustee.
- You can defer or cancel your Direct Debit Request arrangement with the trustee by sending this form to the trustee **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:
- and wish to recommence my Direct Debit Request arrangement with the trustee effective from:

Date

Date

(the first day of the month)



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 the trustee (Aware Super Pty. Ltd.) 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 4) for the amount specified in Step 4 for contribution into your spouse's 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.

### 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 *Eligible spouse contribution via direct debit* form (V308) and return it to the trustee **at least five working days** prior to the next scheduled payment date (the first working day of the month). Contact our Member Centre on **1300 366 216** to have a form sent to you, or visit our website at [vicsuper.com.au/forms](http://vicsuper.com.au/forms) to download a copy.
- 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 *Eligible spouse contribution via direct debit* form (V308) and return it to the trustee **at least five working days** prior to the next scheduled payment date (the first working day of the month). Contact our Member Centre on **1300 366 216** to have a form sent to you, or visit our website at [vicsuper.com.au/forms](http://vicsuper.com.au/forms) to download a copy.
- 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.

**Step 6: (continued)**  
Spouse making contribution: 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**

**Additional information**

To satisfy the **work test** the spouse receiving the contribution 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**, the spouse receiving the contribution must be aged between 67 and 74 and;

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

If the spouse is aged 74 or over, we cannot accept eligible spouse contributions.

Aware Super Pty Ltd, ABN 11 118 202 672, AFSL 293340, The trustee of Aware Super ABN 53 226 460 365.

**Direct debit service agreement (continued)**

**4. Deferring or cancelling this arrangement (continued)**

**Recommencing Direct Debit**

- If you defer or cancel your DDR arrangement with the trustee and wish to recommence direct debits from your account at a later date, you will need to complete another *Eligible spouse contribution via direct debit form (V308)* and return it to us. Contact our Member Centre on **1300 366 216** to have a form sent to you, or visit our website at [vicsuper.com.au/forms](http://vicsuper.com.au/forms) to download a copy.

**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 4
  - you advise the trustee if the account you nominated in Step 4 is transferred or closed
  - the details you give the trustee of your nominated account are correct
  - your spouse meets the eligibility requirements for receiving eligible spouse contributions. See point 6 *Eligibility requirements* over page
  - you notify the trustee if your spouse's circumstances change and your spouse no longer meets the requirements for receiving eligible spouse contributions. See point 6 *Eligibility requirements* over page.
- 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 eligible spouse 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 cannot substantiate the reason for the drawing.
- Your financial institution will ask you to contact us to resolve your disputed drawing prior to involving them.