

# 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 VicSuper MembersOnline or contact the VicSuper Member Centre on **1300 366 216** to obtain your unique reference number and the biller code. If you are not a registered user of VicSuper MembersOnline, you can register at [vicsuper.com.au](http://vicsuper.com.au). If you wish to make your personal deductible contribution via BPAY, you do not need to complete this form.
- To make a personal deductible contribution, at the time you make the contribution you must be under age 65, or between age 65 and 74 (inclusive) and gainfully employed for at least 40 hours in a period of not more than 30 consecutive days in a financial year in which the contribution is made. 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 VicSuper 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, VicSuper will send you an acknowledgment letter, which you'll need to claim your tax deduction in your tax return.
- VicSuper 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 VicSuper 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 VicSuper 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 VicSuper has your tax file number (TFN). Without your TFN VicSuper cannot accept personal contributions into your VicSuper Fund account. To confirm if VicSuper has your TFN, please call the VicSuper Member Centre on **1300 366 216** or login to VicSuper 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 VicSuper	Steps 2, 6 and 7

## Step 2: Personal details

Member 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"/>
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Other (please specify) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Surname	<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"/> <input type="text"/>
Given name/s	<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"/> <input type="text"/>
Date of birth	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Gender <input type="checkbox"/> Male <input type="checkbox"/> Female
Residential address	<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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
	Postcode <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

**Step 2: (continued)**  
Personal details

Postal address  
*(if the same as your residential address, mark 'AS ABOVE')*

Postcode

Phone number *(during working hours)*

Mobile number

Email

By providing your email address, you are agreeing to receive communications from VicSuper via email, or via VicSuper MembersOnline. You can change or further customise how you receive your communications from VicSuper at any time by logging into VicSuper MembersOnline or calling the Member Centre on **1300 366 216**. If you are not registered for VicSuper MembersOnline you can register online. Some correspondence cannot be sent electronically, so you may still receive some communications from VicSuper in the post.

*Providing a personal email address rather than a work email address ensures we can contact you even if you change employers.*

Tax file number (TFN)

Under the *Superannuation Industry (Supervision) Act 1993*, you are not obliged to disclose your tax file number but VicSuper cannot accept personal contributions into your VicSuper Fund account without your TFN. To confirm if VicSuper has your TFN, please call the VicSuper Member Centre on **1300 366 216** or login to VicSuper MembersOnline.

**Would you like all your super in one place?**

VicSuper can help! Simply tick the box below and we'll use your TFN to search for other super accounts you have. We'll then let you know so you can decide if you want to roll them over to VicSuper.

I consent to VicSuper using my Tax File Number (TFN) to search Australian Taxation Office (ATO) records to locate superannuation amounts held on my behalf by other superannuation funds or by the ATO now and in the future. If search results include superannuation amounts held on my behalf by the ATO I also consent to VicSuper requesting the ATO to transfer these amounts into my VicSuper account where possible, and using and disclosing my TFN for that purpose. I understand this consent is given in perpetuity, however I can revoke this consent by contacting the VicSuper Member Centre on **1300 366 216**.

If VicSuper doesn't have your tax file number on record, please provide it above.

**Step 3:**  
Nominate or change your account to be debited and your payment details

**Concessional contribution cap:** If you claim a tax deduction for this contribution in your tax return, this contribution will count towards your concessional contributions cap. Currently there is a concessional (or before-tax) contributions cap of \$25,000 for the financial year. This is the annual cap per person across all superannuation funds. From 1 July 2018 you can 'carry forward' up to five years of the unused portion of your concessional contributions cap. The first year you can use any amounts carried forward is the 2019/20 financial year, provided your total super balance is less than \$500,000. If you exceed the cap, you're taxed on any excess at your marginal tax rate plus an interest charge. You receive a tax offset equal to 15% of the excess for the contributions tax already paid by the fund. The excess contributions will be counted toward your non-concessional (after-tax) contribution cap if you don't elect for your fund to refund the excess concessional contributions. Before-tax contributions are taxed at a rate of 15%; however if your annual income exceeds \$250,000, generally these contributions are taxed at an effective rate of 30%. **If you do not claim a tax deduction in your tax return, these contributions will count towards your non-concessional contribution cap. Please refer to the VicSuper FutureSaver Product Disclosure Statement (PDS) and Member Guide for more information about this cap.**

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

Name of bank or financial institution

Account holder's name

Branch (BSB) number

Account number

Amount *(whole dollars)*

Weekly  Fortnightly  Monthly  Quarterly

Start date

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

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

Signature (Account holder 1)

Date

Signature (Account holder 2)

Date

**Step 4:**  
Read VicSuper's privacy information

The *Privacy Act* 1988 (Cwlth) governs the proper handling of personal information including how an organisation collects, uses, discloses and stores personal information.

You should have received information on how VicSuper handles personal information, either in your PDS or in VicSuper's *Privacy brochure (personal information)*. If you have not received this information or would like another copy sent to you, please call our Member Centre on **1300 366 216**.

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

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

I declare that I am under age 65.

I declare that I am aged between 65 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 being made.

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 VicSuper 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

Please retain this direct debit service agreement for your records

## Direct debit service agreement

This agreement outlines VicSuper's service commitment to you regarding Direct Debit Request (DDR) arrangements made between VicSuper 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 VicSuper and signed by you, VicSuper undertakes to periodically debit your nominated account (see Step 3) for the amount specified in Step 3 for contribution into your nominated VicSuper 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

- VicSuper 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 VicSuper **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 VicSuper will remain confidential, except the information required by VicSuper'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 VicSuper 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 VicSuper **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 VicSuper **at least five working days prior** to the next scheduled drawing date, the debit will be drawn as per your original DDR arrangement with VicSuper 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 VicSuper.

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

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

Date

Date

(the first day of the month)

**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 VicSuper effective from:

Date

I understand if the above request is not received by VicSuper **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 VicSuper and acted on thereafter.

Signature

Date

**Step 7:**  
Send your form  
to VicSuper

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.

® Registered to BPAY Pty Ltd ABN 69 079 137 518

VicSuper Pty Ltd ABN 69 087 619 412 AFSL 237333 is the Trustee of VicSuper Fund ABN 85 977 964 496

**Direct debit service agreement (continued)**

**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 VicSuper if the account you nominated in Step 3 is transferred or closed.
  - the details you give VicSuper 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 VicSuper 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, VicSuper 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).
- VicSuper 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 VicSuper website at [vicsuper.com.au/forms](https://www.vicsuper.com.au/forms) Alternatively you can call our Member Centre on **1300 366 216** to request a copy to be sent to you.