

When to use this form



This form can be used to commence a new direct debit request or to amend or cancel an existing direct debit request.

You can make voluntary after-tax contributions by direct debit at any time so long as:

- you have provided your Tax File Number to Club Plus Super;
- you are under age 67, or if aged 67 or over, you must be under age 75 and either meet the work test or be exempt from the work test (see section 5);
- your Total Superannuation Balance was less than the Transfer Balance Cap at 30 June of the previous financial year (currently \$1.6 million).



- You should read the Direct Debit Request Services Agreement in Section 7 before completing this form
- Before completing this form, please check with your bank that your bank account accepts direct debiting (some accounts don't). Note that credit card accounts can not be accepted for direct debit.
- There are limits on the amounts you can contribute to super each year. If you exceed the limits, you may pay extra tax. For more information, please go to the ATO website at www.ato.gov.au or contact us on **1800 680 627**.

Please complete this form in black ink using BLOCK letters. This request will be invalid if not signed and dated. Please return this completed form to: **Club Plus Super Administration, Locked Bag 5007 Parramatta NSW 2124**

Section 1: Personal details

Title: Mr/Mrs/Ms/Miss/Other

Member number:

Surname:

Given name(s):

Address:

Suburb

State

Postcode

Phone number:

Mobile number:

Email:

Date of birth (DD/MM/YYYY):

Tax file number:

Under the Superannuation Industry (Supervision) Act 1993, you are not obliged to disclose your TFN, but there may be tax consequences.

See "Providing your Tax File Number" under Important Information in Section 5.

Section 2: Direct debit request

I wish to commence a new direct debit or amend my existing direct debit details as follows:

\$_____ per month (whole dollars only)

Name of Financial Institution:

Address of the financial institution:

Name(s) of account holder(s):

BSB number:

Account number:

Type of account:
(select one)

Savings

Cheque

Note: The deduction will occur on the 20th day of each month, or the business day prior to the 20th if the 20th falls on a weekend or Public Holiday in NSW.

Section 3: Cancel current direct debit

I wish to cancel my existing direct debit authority.

Note: To ensure cancellation of your existing direct debit authority without any further deductions, please return this form to us at least 14 days before your next direct debit date.

Section 4: Privacy

The personal information provided on this form is collected by and held for Club Plus Super by the fund administrator Australian Administration Services (AAS) in accordance with the Australian Privacy Principles of the *Privacy Act 1988 (Cth)*, for the purpose of administering accounts and providing services associated with your membership of the Fund.

You should read the *Privacy Policy* at clubplussuper.com.au/privacy-policy before completing the form. Call us on **1800 680 627** for a hard copy of the Policy. The Policy contains information about how personal information is collected, used and disclosed, how you can correct your personal information, make a complaint about a privacy breach and other important information about safeguards in place to protect your personal information. By providing your information, you acknowledge that you have read and understood the Privacy Policy.

Section 5: Important information

Providing your Tax File Number (TFN)

Under the Superannuation Industry (Supervision) Act 1993, your super fund is authorised to collect, use and disclose your TFN, which will only be used for lawful purposes. These purposes may change in the future as a result of legislative change.

The trustee of your super fund may disclose your TFN to another super provider, when your benefits are being transferred, unless you request the trustee of your super fund in writing that your TFN not be disclosed to any other super provider.

Declining to quote your TFN to the trustee of your super fund is not an offence. However giving your TFN to your super fund will have the following advantages:

- your super fund will be able to accept all permitted types of contributions to your account/s;
- other than the tax that may ordinarily apply, you will not pay more tax than you need to - this affects both contributions to your super and benefit payments when you start drawing down your super benefits; and
- it will make it much easier to find different super accounts in your name so that you receive all your super benefits when you retire.

Claiming a tax deduction

If you wish to claim a tax deduction for all or part of the contributions you make by direct debit in any year, you will need to complete a 'Notice of intent to claim a tax deduction' form available at www.ato.gov.au and return it to us. Once we receive your notice, we will send you a confirmation to include in your tax return.

Employment status (for members age 67 and over)

There are no age restrictions on making voluntary contributions under age 67.

If you are over age 67, you must confirm to us annually which of the following applies to you:

- You have reached age 67 but not age 75 and have worked at least 40 hours in a period of at least 30 consecutive days in the current financial year (ie you meet the Work Test requirements); or
- You have reached age 67 but not age 75 and you are exempted from the Work Test as you met the Work Test in the previous financial year and had a total superannuation balance of less than \$300,000 at the end of the previous financial year and have not previously relied upon the work test exemption to make voluntary contributions to super.

Once you reach age 75, you cannot make voluntary contributions to super.

Section 6: Authorisation and declaration

If the nominated bank account is held in joint names, this authorisation and declaration must be signed by all account holders.

I/we request that, until further notice in writing, Club Plus Super (user ID number 125471) debit the requested amount from my/our account in Section 2 of this form or cancel the existing direct debit request if so indicated in section 3.

I/we agree to meet any bank charges resulting from my/our use of the direct debit system and authorise Club Plus Super to deduct any bank charges and/or costs it incurs in processing this request from my/our account.

I/we understand and acknowledge that:

- my financial institution may, in its absolute discretion, determine the order of priority of payment of any monies pursuant to this request or any authority or mandate; and
- my financial institution may, in its absolute discretion, at any time by notice in writing to me/us, terminate this request as to future debits.

I/we have read the terms of the Direct Debit Services Agreement in Section 7 of this form and agree to be bound by them.

By signing this form, I/we indemnify Club Plus Super for all losses, costs and expenses that it suffers as a result of my breaching the Direct Debit Service Agreement or providing an invalid or non-binding direct debit request addressed to Club Plus Super.

Account holder one full name:

Account holder two full name:

Account holder one signature:

Account holder two signature:

Date (DD/MM/YY)

Date (DD/MM/YY)



Once completed, this form should be returned to Club Plus Super. This form should not be given to your bank or other financial institution.

You should keep a copy of this agreement for your records.

Section 7: Direct Debit Services Agreement

1. Debiting your account

By signing this direct debit request, you are authorising us to arrange for funds to be debited from your bank account (note where we use the term 'bank account' this covers accounts with other financial institutions).

The deduction will occur on the 20th day of each month, or the business day prior to the 20th if the 20th falls on a weekend or Public Holiday in NSW.

2. Your obligations

- a) Before completing this form, you should ensure that your bank account accepts direct debiting (not all bank accounts do and credit card accounts can not be accepted for your direct debit) and determine any fees they charge for processing direct debits.
- b) It is your responsibility to ensure that the bank account details you have provided on this form are correct and to advise us if these bank account details change.
- c) You must ensure that your bank account has sufficient cleared funds on the day we are due to debit your bank account.
- d) If you do not have sufficient cleared funds in your bank account, you are responsible for any fee and/or interest charged to your bank account and any fees incurred by us as a result.
- e) You should check your bank account statement to verify the amounts debited from your bank account are correct.
- f) You must advise us if you close the bank account you have advised on this form.

3. Disputing a debit from your account

In you believe there has been an error in our debiting your bank account, you should contact us on 1800 680 627 or member@clubplussuper.com.au. We will respond to your dispute within 5 days and:

- if we determine that your account has been incorrectly debited, we will arrange for your financial institution to adjust your account accordingly; or
- if we determine that there has not been an incorrect debit, we will advise you in writing and provide details and any evidence we used in coming to our determination.

If you are not happy with our response, you can lodge a formal claim with your bank.

4. Changes to direct debit conditions

We may vary the details of this agreement at any time.

We will give you at least 14 days notice before any change will be effective.

You may make changes to your existing direct debit arrangements, including cancelling your request, by completing a new *Direct Debit Authority* form and returning it to us at least 14 days before the next direct debit date.

5. End of this agreement

This agreement will end on the earliest of:

- your super account with Club Plus Super closes (including where your full benefit is transferred to a Club Plus Super pension account, is rolled over to another fund or is withdrawn by you in cash);
- you attaining age 75;
- you are unable or unwilling to confirm that you meet the work test in the current year or that you are eligible for the work test exemption; or
- the balance in your super account equals or exceeds the Transfer Balance Cap at 30 June in a year (this is currently \$1,600,000).

Club Plus Super reserves the right to cease this agreement if a debit from your bank account has been dishonoured three times. 'Dishonoured' means that the deduction couldn't be made due to insufficient cleared funds in your bank account or your account details are incorrect.

6. Confidentiality

We will keep any information on your Direct Debit Authority form (including your bank account details) confidential.

We will only disclose information provided on this form:

- for the purposes of this agreement (including where there is a query or claim); or
- where we are required to by law.

Contact us

member hotline: 1800 680 627
email: member@clubplussuper.com.au
website: clubplussuper.com.au