## Bendigo SmartStart Member Advice Fee Form



Use this form to add, change or renew a Member Advice Fee, as negotiated with your financial adviser, for the following products:

- ·Bendigo SmartStart Super®
- ·Bendigo SmartStart Pension®

By completing this form, you are providing us with written consent for advice fees to be deducted from your super and/or pension account. You may withdraw your consent at any time by notifying us in writing.

Advice fees can only be deducted from your super and/or pension account if they relate to advice you receive about your super or pension benefits, insurance cover held within super, and/or investments.

A separate form will need to be completed for each account you hold in Bendigo SmartStart Super and/or Bendigo SmartStart Pension.

Step 1 Member details							
Member number							
Title Surname							
Given name(s)							
Date of birth / /							
Step 2 Advice fees							
I want to: (Tick one)							
Set up a new Member Advice fee – One-off (complete Section A)							
Set up or change Member Advice Fee- Ongoing* (complete Section B)							
Renew my existing Ongoing Member Advice Fee arrangement* (complete Section C)							
Section A – Member Advice Fee – One off As agreed with my nominated financial adviser, I consent to the below one off fee to be deducted from my account for financial advice.							
\$ , (max \$5,500 inclusive of GST per request)							
Please select the services being provided (required for Bendigo SmartStart Super and Bendigo SmartStart Pension):							
Review of your account Strategic superannuation advice							
Investment advice on your account Contribution strategy							
Insurance in superannuation strategy Withdrawal advice							
Section B – Member Advice Fee – Ongoing							
Commencement date <sup>^</sup> / /							
Consent end date (required) / /							
^the commencement date must be a future date or the date we accepted and processed the form, whichever is later.							
The consent end date is the date when all ongoing Member Advice Fees will end if we have not received your annual consent to continue. Your consent to an ongoing Member Advice Fee arrangement ends 150 days after the next anniversary date.							
Percentage-based							
% Up to a maximum of 2.2% per annum (inclusive of GST) of your account balance.							
Your adviser has estimated a fee of \$							

This Member Advice Fee will be calculated daily by applying the percentage above against your daily account balance, deducted monthly

OR

from your account and paid to your financial adviser.

Dollar-based	
\$ .	Up to a maximum of \$5,500 per annum (inclusive of GST) of your account balance.
This Member Advice Fee will be proyour financial adviser.	rated based on the number of days in the month, deducted monthly from your account and paid to
	ng Member Advice Fee arrangement mber Advice Fee arrangement as per below;
Consent end date	
Percentage-based	
% Up to a maximum o	f 2.2% per annum (inclusive of GST) of your account balance.
Your adviser has estimated a fee of	of \$
This Member Advice Fee will be cal from your account and paid to your	culated daily by applying the percentage above against your daily account balance, deducted monthly financial adviser.
OR	
Dollar-based	
\$ .	Up to a maximum of \$5,500 per annum (inclusive of GST) of your account balance.
This Member Advice Fee will be proyour financial adviser.	rated based on the number of days in the month, deducted monthly from your account and paid to
*If you are invested in the Bendigo MySuper	r investment option, we cannot deduct any ongoing Member Advice Fees.
Step 3 Adviser details & o	declaration
Dealer Group name	
AFSL number	Dealer code
Adviser full name	
Adviser code	
	explained to the member and that any advice fees charged to their Super and/or Pension accounts nber's superannuation or pension benefits, insurance and/or investments in Bendigo SmartStart.
Adviser signature	Date
	10

## Step 4 Member declaration

I have read and understood Bendigo and Adelaide Bank Group's Privacy Policy which is available at <a href="https://www.bendigobank.com.au/privacy-policy">www.bendigobank.com.au/privacy-policy</a> and agree that Bendigo Superannuation Pty Ltd (Bendigo Super) and Bendigo and Adelaide Bank Group may collect, use and disclose my personal information for the purposes of administering my account and providing relevant services to me in accordance with the law.

In accordance with terms that I have agreed with my financial adviser, I consent to the deduction of the one-off or ongoing (as applicable) Member Advice Fee(s) from my account for financial advice, in accordance with the selection I have made in this form (see above). I authorise Bendigo Super to charge the selected Member Advice Fee against my account. This fee, if charged on my super and/or pension account is for advice I have or will receive about my superannuation/pension benefits, insurance and investments.

Any agreed Member Advice Fee will be charged to my account and paid in full to the financial adviser, until (as applicable) I instruct Bendigo Super in writing to cease payment, the one-off fee is paid or my ongoing Member Advice Fee consent expires or is withdrawn.

Where I have chosen to deduct ongoing fees from my super and/or pension account, I understand the consent for Bendigo Super to pay the ongoing Member Advice Fee to my adviser will cease 150 days after the next anniversary date for my ongoing fee arrangement, unless I have provided new written consent for this to be renewed or canceled earlier.

I understand I can withdraw my consent for the ongoing fee arrangement at any time by notifying my adviser or Bendigo Super in writing.

In relation to electronic instructions (email, fax) from me, I agree and acknowledge that Bendigo Super:

- · Will not accept electronic instructions unless it is accompanied by my scanned or faxed signature;
- · Is not responsible for any loss or delay that results from a transmission not being received by Bendigo Super;
- · Will only process electronic instructions if they are received in full and have been fully signed by me;
- Will not accept a receipt confirmation from the sender's facsimile machine or computer as evidence of receipt of the instruction's unless the confirmation receipt clearly applies, on its face, to the specific instructions transmitted electronically (e.g. these instructions appear on the same page as the confirmation) and is not able to be tampered with;
- Will not compensate me for any losses relating to electronic instructions except to the extent of any negligence or bad faith on the part of Bendigo Super, unless required by law; and
- Does not take responsibility for any fraudulently or incorrectly completed or signed electronic instructions. In the event of any such fraud, I agree to release Bendigo Super from, and indemnify Bendigo Super against, all losses and liabilities whatsoever arising from Bendigo Super acting reasonably in good faith in accordance with any instructions received electronically bearing my member number and a signature purportedly mine.

Member Signature		Date		/		/			
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## **Contact details:**

Bendigo Superannuation Pty Ltd Bendigo SmartStart GPO Box 264 Melbourne VIC 3001

Phone: 1800 033 426

Email: <a href="mailto:superannuation@bendigobank.com.au">superannuation@bendigobank.com.au</a></a>
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<a href="mailto:superannuation@bendigobank.com.au">superannuation@bendigobank.com.au</a></a>

The trustee of Bendigo Superannuation Plan ABN 57 526 653 420 is Bendigo Superannuation Pty Ltd ABN 23 644 620 128 AFSL 534006, a subsidiary of Bendigo and Adelaide Bank Limited.