

Bendigo Superannuation Contribution Service

Direct Debit Request (Employer initiated)



Use this form if you would like to make superannuation contributions in respect of your employees via the Bendigo Superannuation Contribution Service by Direct Debit, or to update an existing Direct Debit Request.

Please read the Direct Debit Service Agreement at the end of this form before completing this request.

This Direct Debit Request, together with the Direct Debit Service Agreement, is an agreement between Sandhurst Trustees Limited (ABN 16 004 030 737) (Sandhurst) (User ID 165221) and IOOF Investment Management Limited (ABN 53 006 695 021) (IIML) (APCA ID 032105) (collectively, the 'Debit Users') AND the Employer, whose details are set out at Step 1 below, and supersedes any previous direct debit arrangement between the Debit Users and the Employer in relation to the Bendigo Superannuation Contribution Service.

Step 1 Employer details

Employer /company name										
ABN				Plan number (if known)						

Step 2 Account details (account to be debited)

Name of financial institution											
Branch address											
Town/Suburb						State			Postcode		
Account name											
Branch (BSB) number				Account number							

Step 3 Declaration and signature

By signing this form, you declare as follows:

- I/we request and authorise the Debit Users to debit my/our account nominated above (Account) for the payment of Employer plan contributions and Choice contributions through the Bulk Electronic Clearing System (BECS) as part of the Bendigo Superannuation Contribution Service.
- I/we acknowledge and agree that Sandhurst will debit Employer Plan Contributions from my/our Account, and that IIML will debit Choice Contributions from my/our Account, including any applicable fees.
- I/we acknowledge that I/we have read the Direct Debit Service Agreement, and understand that the Direct Debit Service Agreement and this Direct Debit Request sets out the terms and conditions upon which I/we have authorised the Debit Users to deduct payments from my/our Account, and I/we agree to the terms and conditions.
- I/We understand and acknowledge that the Debit Users may in their absolute discretion, at any time by notice in writing to me /us, may suspend or terminate this Direct Debit Request.
- I/we agree to meet any charges resulting from my/our use of Direct Debit (including reimbursing any dishonour fees charged to the Debit Users) and agree that the Debit Users may charge these fees directly to me/us.
- I/we understand that if there is an alteration to the Direct Debit Service Agreement, the Debit Users will provide 14 days written notice before the alteration takes place.
- I/We have read and understood each Debit User's Privacy Policy which is available at www.sandhursttrustees.com.au and ioof.com.au respectively, and agree that the each Debit User may collect, use and disclose my/our personal information in accordance with their relevant Privacy Policy.
- I/we understand that the Debit Users will not compensate me/us for any losses relating to this Direct Debit Request, unless required by law; and
- I/we understand that the Debit Users do not take responsibility for any fraudulent or incorrectly completed Direct Debit Request. In the event of fraud, I/we agree to release the Debit Users from, and indemnify the Debit Users against, all losses and liabilities whatsoever arising from the Debit Users acting in accordance
- The information I/we have provided is true and correct.

Step 3 Declaration and signature (continued)

Signatory 1

Title	<input type="text"/>	Surname	<input type="text"/>
Given name(s)	<input type="text"/>		
Position	<input type="text"/>		
Residential address	<input type="text"/>		
Town/Suburb	<input type="text"/>	State	<input type="text"/>
		Postcode	<input type="text"/>
Signature	<input type="text"/>		
	<input type="text"/>		
Date	<input type="text"/>		
	<input type="text"/>		

Signatory 2

Title	<input type="text"/>	Surname	<input type="text"/>
Given name(s)	<input type="text"/>		
Position	<input type="text"/>		
Residential address	<input type="text"/>		
Town/Suburb	<input type="text"/>	State	<input type="text"/>
		Postcode	<input type="text"/>
Signature	<input type="text"/>		
	<input type="text"/>		
Date	<input type="text"/>		
	<input type="text"/>		

Direct Debit Service Agreement

This Direct Debit Service Agreement explains what your obligations are when entering into a direct debit arrangement with the Debit Users. It also details what the Debit Users' obligations are to you as your direct debit provider. Please keep this Agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request and must be read in conjunction with your Direct Debit Request authorisation.

Definitions

- Account** means the account held at your financial institution from which We are authorised to arrange for funds to be debited.
- Agreement** means this Direct Debit Request Service Agreement between you and Us.
- Banking Day** means a day other than a Saturday or a Sunday or a national/state/territory public holiday.
- Choice contributions** means contributions made by a participating employer to a Choice Fund.
- Choice Fund** means a superannuation fund other than a participating employer's Employer plan.
- Clearing Account** means the bank account maintained by IIML for the purpose of receiving Choice contributions.
- Debit day** means the day that payment by You to Us is due.
- Debit Payment** means a particular transaction where a debit is made.
- Direct Debit Request** means the Direct Debit Request between Us and You.
- Employer plan** means a Participating employer's plan in Bendigo SmartStart Super.
- Employer plan contributions** means contributions made by a participating employer to their Employer plan.
- Participating employer** means an employer who has established an Employer plan under Bendigo SmartStart Super.
- Transact** means the online superannuation administration and processing facility for employers through which data can be uploaded and superannuation contributions can be made.

Direct Debit Service Agreement (continued)

Us or We or Our mean the Debit Users who You have authorised to make deductions from your Account by signing and completing a Direct Debit Request.

You means the person(s) who has/have signed or authorised by other means the Direct Debit Request.

Your Financial Institution means the financial institution nominated by You on the Direct Debit Request at which the Account is maintained.

1. Debiting your Account

- 1.1 By signing a Direct Debit Request, You have authorised Us to arrange for funds to be debited from your Account. You should refer to the Direct Debit Request and this Agreement for the terms of the arrangement between Us and You.
- 1.2 We will only arrange for funds to be debited from your Account as authorised by You via Transact.
- 1.3 If the debit day falls on a day that is not a banking day, we may direct your financial institution to debit your account on the following banking day. If you are unsure about which day your account has or will be debited you should ask Your Financial Institution.

2. Amendment by Us

We may vary any details of this Agreement or a Direct Debit Request at any time by giving You at least fourteen (14) days written notice.

3. Amendment by You

You may change, stop or defer a Debit Payment, or terminate this Agreement by providing Us with at least fourteen (14) days notification in writing to:

Bendigo SmartStart Super
GPO Box 264
Melbourne VIC 3001

or arranging it through Your Financial Institution, which is required to act promptly on your instructions.

4. Your obligations

- 4.1 It is your responsibility to ensure that there are sufficient clear funds available in your Account to allow a Debit Payment to be made in accordance with the Direct Debit Request.
- 4.2 If there are insufficient clear funds in your Account to meet a Debit Payment:
 - (a) You may be charged a fee and/or interest by Your Financial Institution;
 - (b) You must arrange for the Debit Payment to be made by another method or arrange for sufficient clear funds to be in your Account by an agreed time so that We can process the Debit Payment.
- 4.3 You should check your Account statement to verify that the amounts debited from your Account are correct.

5. Dispute

- 5.1 If You believe that there has been an error in debiting your Account, You should notify Us directly on 1800 033 426 and confirm that notice in writing with Us as soon as possible so that We can resolve your query more quickly. Alternatively you can take it up directly with Your Financial Institution.
- 5.2 If We conclude as a result of our investigations that your Account has been incorrectly debited We will respond to your query by arranging for Your Financial Institution to adjust your Account (including interest and charges) accordingly. We will also notify You in writing of the amount by which your Account has been adjusted.
- 5.3 If We conclude as a result of our investigations that your Account has not been incorrectly debited we will respond to your query by providing You with reasons and any evidence for this finding in writing.

6. Accounts

You should check:

- (a) with Your Financial Institution whether direct debiting is available from your Account as direct debiting is not available on all Accounts offered by financial institutions.
- (b) your Account details which you have provided to Us are correct by checking them against a recent Account statement; and
- (c) with Your Financial Institution before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request.

7. Confidentiality

- 7.1 We will keep any information (including your Account details) in your Direct Debit Request confidential. We will make reasonable efforts to keep any such information that We have about You secure and to ensure that any of Our employees or agents who have access to information about You do not make any unauthorised use, modification, reproduction or disclosure of that information.
- 7.2 We will only disclose information that We have about You:
 - (a) to the extent specifically required by law; or
 - (b) for the purposes of this Agreement (including disclosing information in connection with any query or claim).

8. Notice

- 8.1 If you wish to notify Us in writing about anything relating to this Agreement, You should write to

Bendigo SmartStart Super
GPO Box 264
Melbourne VIC 3001

- 8.2 We will notify You by sending a notice in the ordinary post to the address you have given Us in the Direct Debit Request.
- 8.3 Any notice will be deemed to have been received on the third Banking Day after posting.

Sandhurst Trustees Limited ABN 16 004 030 737 AFSL No 237906 is the trustee and issuer of Bendigo SmartStart Super® ABN 57 526 653 420 and issuer of the Bendigo Superannuation Contribution Service.