

Bendigo SmartOptions Tax File Number Notification



This form can be used for the following products (collectively referred to as the Plan):

- Bendigo SmartOptions Super™
- Bendigo SmartOptions Pension™

Please complete this form in **black** or **blue** ink using **CAPITAL LETTERS** and where provided, mark answer boxes with an **X**.

Before providing your Tax File Number (TFN), please read the important information regarding the collection of your TFN in step 2 below.

Note: This form should only be used by members who invested in the Plan prior to 6 November 2014.

Step 1 Member personal details

Member number (if known)

Date of birth / /

Title

Surname

Given name(s)

Current residential address

Address

Town/Suburb

State

Postcode

Phone number

Facsimile

Email address

Step 2 TFN details

Under the *Superannuation Industry (Supervision) Act 1993 (Cth)*, Sandhurst Trustees Limited (Sandhurst) is authorised to collect your TFN, which will only be used for lawful purposes. These purposes may change in the future as a result of legislative change.

The purposes currently authorised include:

- taxing superannuation contributions at concessional rates.
- finding and amalgamating your superannuation benefits where insufficient information is available.
- passing your TFN to the Australian Taxation Office for the purposes of calculating any excess contributions tax.
- allowing Sandhurst to provide your TFN to another superannuation fund receiving any benefits you may transfer, unless you request in writing that your TFN is not to be disclosed to any other trustee.

It is not an offence if you do not provide your TFN. However, if you do not provide your TFN, please note the following consequences:

- the Plan will not be able to accept any after tax contributions (for example, personal contributions and spouse contributions), which may affect your eligibility to receive a government co-contribution.
- your before tax contributions (for example, compulsory employer contributions and salary sacrifice contributions) will be subject to an additional tax of 31.5%, this is in addition to the usual 15% tax.

Note: If you provide your TFN at a later date, Sandhurst will apply to the ATO for a refund to your account of any penalty tax that had been deducted from your contributions in the previous 3 years.

- the taxable element of any superannuation lump sum (cash) payment will be subject to withholding tax at the top marginal tax rate.
- there may be a delay in payment of your benefits.

Choosing to quote your TFN will also make it easier to keep track of your superannuation in the future.

For more information, please contact our Client Services Team on 1800 033 426.

I have read the above and agree to provide my TFN as follows:

Step 3 Declaration

- I/We have read and understood Bendigo and Adelaide Bank Group's Privacy Policy which is available at www.sandhursttrustees.com.au and agree that Sandhurst and Bendigo and Adelaide Bank Group may collect, use and disclose my personal information in accordance with the Privacy Policy.
- In respect of electronic instructions (email, fax) in relation to this request, I agree and acknowledge that Sandhurst:
 - 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 Sandhurst;
 - Will only process my 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 instructions;
 - Will not compensate you for any losses relating to electronic instructions, unless required by law; and
 - Does not take responsibility for any fraudulent or incorrectly completed electronic instructions. In the event of fraud, I agree to release Sandhurst from, and indemnify Sandhurst against, all losses and liabilities whatsoever arising from Sandhurst acting in accordance with any instructions received electronically bearing your member number and a signature purportedly mine.

Signature

Date

Contact Information:

Sandhurst Trustees Limited

Bendigo SmartOptions

GPO Box 264

Melbourne VIC 3001

Phone: 1800 033 426

Fax: 03 6215 5800

Email: superannuation@bendigobank.com.au

Website: www.sandhursttrustees.com.au/SmartOptions