

Bendigo SmartOptions Super™ Direct Debit Request



BendigoWealth

This form can be used by a member, a member's spouse or a member's employer to establish a new direct debit request or to change or cancel an existing direct debit request. Direct debits are processed on the 16th of each month (or the next Banking Day).

Sandhurst collects your personal information to provide you with the direct debit services you have requested. To do that, we may need to disclose your personal information to electronic network administrators, other financial institutions and to an entity or person you have requested us to pay on your behalf. Some of these entities may be located overseas. If any of that information is not provided, we may not be able to provide you with those direct debit services. You should also read our privacy policy which contains information about how you can gain access to and seek correction of your personal information, and how you can complain about a breach of the privacy laws by Sandhurst and how we will deal with a complaint. Our privacy policy is available at www.sandhursttrustees.com.au.

Please complete this form in **black** or **blue** ink using **CAPITAL LETTERS** (except for email addresses).

Step 1 Member personal details

Member number (if known)

Title Surname

Given name(s)

Residential address

Town/Suburb State Postcode

Telephone number (work/home) Mobile phone

Email address

Step 2 Type of instruction

Please mark the applicable answer box(es) with an **X** and follow the relevant steps.

I/we want to:

establish a new direct debit request from (MM)/ (YYYY). Please complete all steps below.

OR

alter an existing direct debit request as follows:

change regular contribution amount. Please complete Steps 3, 6 and 8.

change nominated financial institution account. Please complete Steps 4 and 8.

change debit frequency. Please complete Steps 5 and 8.

OR

cancel an existing direct debit request form (MM)/ (YYYY).

Step 3 Contribution eligibility

If you do not complete this section, Sandhurst Trustees Limited may not be able to accept your contributions. Please mark **ONE** answer box with an **X**.

I/we declare that:

I/the member am/is under age 65.

OR

I/the member am/is at least 65 and under age 75 and have/has worked at least 40 hours in a period of not more than 30 consecutive days in the current financial year.

Only employer contributions (mandated or non-mandated) will be made into the member's account.

Step 4 Financial institution details

Please note, credit card details will not be accepted. Direct debit is not available on a full range of bank accounts. If in doubt, please refer to your financial institution. Your financial institution may charge a fee for this service.

Name of financial institution	<input type="text"/>																
Address of financial institution	<input type="text"/>																
Town/Suburb	<input type="text"/>										State	<input type="text"/>		Postcode	<input type="text"/>		
Account name	<input type="text"/>																
Branch (BSB) number	<input type="text"/>			-	<input type="text"/>		Account number	<input type="text"/>									

Step 5 Direct Debit frequency

Your nominated account will be debited on the 16th of each month (or the next Banking Day).

Please indicate the debit frequency by making **ONE** answer box with an **X**.

Monthly Quarterly Half-yearly Yearly

Step 6 Direct Debit amount

All contributions made by direct debit are invested in accordance with your existing investment strategy.

Please indicate contribution type(s) by marking applicable answer box(es) with an **X**.

a) Personal or spouse contribution

Sandhurst cannot accept personal or spouse contributions unless you/the member have/has provided a valid tax file number (TFN). If you/the member have/has not previously provided your/the member's TFN, please complete the TFN notification form available on our website and send it together with this form.

I/the member have/has previously provided a TFN (please tick)

Personal contributions¹ \$

OR

Spouse contributions \$

AND/OR

b) Employer contribution(s)

Superannuation guarantee \$

Salary sacrifice \$

Additional employer contributions \$

Total regular amount to be debited \$

¹ After 1 July each year, Sandhurst will issue you with a Section 290-170ITAA notice which you will need to complete and return if you intend to claim a tax deduction.

Step 7 Request and authority to debit

I/We request Sandhurst (User ID 165221) to arrange for any amount 'Sandhurst Trustees Limited ATF Bendigo Superannuation Plan' may debit through the Bulk Electronic Clearing System from my/our account held at the financial institution I/we have nominated in Step 4, subject to the terms and conditions of the Direct Debit Request Service Agreement below, and any further instructions provided on this form.

Step 8 Declaration and signature

- I/We have read the Direct Debit Service Agreement on this form and understand and agree to the terms and conditions governing the debit arrangements between Sandhurst and myself/us as set out in this Direct Debit Request and Direct Debit Service Agreement . I/We also understand and acknowledge that:
 - Sandhurst may in its absolute discretion, at any time by notice in writing to me/us, suspend or terminate this request to the drawing arrangement.
 - Sandhurst may by prior arrangement and advice to me/us vary the amount or frequency of future debits.
 - Should an alteration to the method of operation of the Direct Debit facility take place, Sandhurst will provide 14 days written notice prior to the alteration taking place.
- I/We acknowledge that it is my/our responsibility to:
 - Advise Sandhurst if the nominated account is transferred or closed, or the account details change.
 - Arrange a suitable payment method if Sandhurst cancels the drawing arrangements.
 - Ensure that all account holders on the nominated financial institution account sign the Direct Debit Request form.
- 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/our personal information in accordance with the Privacy Policy.
- If concessional and non-concessional contributions made by and on behalf of me exceed the relevant cap in any one year, tax penalties will apply. Please refer to the 'How super is taxed' section of the Bendigo SmartOptions Super Product Disclosure Statement for more information.
- 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.

If signing for a company, sign and print full name and position eg. Director.

Full name of **signatory 1**

Position (if applicable)

Address

Town/Suburb State Postcode

Signature 1 Date / /

Full name of **signatory 2**

Position (if applicable)

Address

Town/Suburb State Postcode

Signature 2 Date / /

Common seal (if company or trust) or
other authorised form of execution

Contact details:

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

Direct Debit Service Agreement

This is your Direct Debit Service Agreement with Sandhurst Trustees Limited in its capacity as Trustee for Bendigo SmartOptions Super™ a sub-plan of the Bendigo Superannuation Plan (User ID165221). It explains what your obligations are when undertaking a direct debit arrangement with Us. It also details what Our 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 should 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 public holiday listed throughout Australia.

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.

Us or We or Our mean **Sandhurst** (the Debit User) You have authorised by requesting 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 or by providing Us with a valid instruction, 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 in the Direct Debit Request.
- 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 SmartOptions
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 SmartOptions
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.