

# Member Direct Debit Request

For assistance & enquiries: **Ph 132 467**

Please send this completed form to: **Intrust Super, GPO Box 1416, Brisbane QLD 4001**



Direct Debits are not available on all accounts. Check that your financial institution allows direct debits from your account before sending in this form. **Please write in BLOCK letters using a BLUE or BLACK pen. This request will be invalid if it is unsigned or undated.**

## 1: Member details

Intrust Super member number

Mr/Mrs/Ms/Miss Surname

Given Names

Telephone (Home)

Mobile

Date of Birth (DDMMYYYY)

Email

### POSTAL ADDRESS

Street number/PO Box

Street name

Suburb/Town

State

Post code

## 2: Tax File Number [TFN]

Under the *Superannuation Industry [Supervision] Act 1993*, your superannuation fund 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.

Intrust Super may disclose your TFN to another superannuation provider when your benefits are being transferred, unless you request in writing to Intrust Super that your TFN not be disclosed to any other superannuation provider.

It is not an offence not to quote your TFN. However, providing your TFN to Intrust Super will have the following advantages [which may not otherwise apply]:

- Intrust Super will be able to accept all types of contributions to your account/s
- the tax on contributions to your superannuation account/s will not increase
- other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your superannuation benefits and
- it will make it much easier to trace different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

### Tax File Number [TFN] details

Tax File Number

**Please note: if we do not have your TFN, you will not be able to make personal voluntary contributions to your account.**

## 3: Payment details [All account holders must sign the authorisation]

Bank/financial institution name

Street number

Street name

Suburb/Town

State

Post code

Name of account to be debited

BSB number

Account number

Month deductions to commence

Amount to be debited monthly

\$ , .  deducted on the 20th of each month

This form must be received at least 7 working days before the 20th of the month you select deductions to commence.

Deductions will be made monthly on or around the 20th of each month. Minimum deduction amount per month is \$20.00.

## 4: Authorisation and declaration [You must sign and date this form]

### Privacy

When your personal details are provided to Intrust Super they are securely stored and are accessible only to authorised personnel for the purposes of maintaining your account, including your death and disablement insurance arrangements. If you wish to view our privacy statement please visit [www.intrust.com.au](http://www.intrust.com.au)

### Authorisation and declaration

- I declare that I am under age 67, or am aged 67 to 74 and have been in paid employment for at least 40 hours in a period of no more than 30 consecutive days during the financial year, and I understand that if I don't meet this condition, all contributions must be refunded to me after adjustments for fees and investment returns.
- I understand that if I do not provide my TFN to Intrust Super, my direct debit request will not proceed as Intrust Super is prohibited by government legislation from accepting voluntary contributions if they do not have my TFN.
- I consent to the use and disclosure of my personal information to implement my direct debit request.

Until I give further notice in writing, I authorise Intrust Super to debit my account at the financial institution identified on this form, any amount which Intrust Super may debit or charge me through the direct debit system and agree to meet any bank charges resulting from my use of the direct debit system. I understand and acknowledge that:

- the financial institution may, in its absolute discretion, determine the order of priority of payment by it of any monies pursuant to this request or any authority or mandate
- the financial institution may, in its absolute discretion, at any time by notice in writing to me, terminate this request for future debits
- Intrust Super may, by prior arrangement and advice to me, vary the amount and frequency of future debits.

Signature of member

Date [DDMMYYYY]

Signature of co-account holder [if applicable]

Date [DDMMYYYY]

## 5. Maximum amount of member voluntary contributions

The Government has imposed an annual cap of \$110,000, or \$330,000 per three-year period under the 'bring-forward' rule. Only members aged under 67 at the beginning of the financial year in which the contribution is made are eligible to use the 'bring-forward' rule. If the total of your member voluntary after-tax contributions exceeds the cap in any one year we will, generally, accept them. However, the Australian Tax Office could levy tax on the excess amount over the cap at the highest marginal rate\*.

If your total superannuation balance is above \$1.48 million<sup>^</sup>, there are restrictions on your ability to use the 'bring-forward' rule. Please visit the ATO website for more information.

If your total superannuation balance is greater than \$1.7 million<sup>^</sup>, you will be unable to make non-concessional contributions.

If you are aged over 75 you are generally not permitted to make voluntary contributions to your superannuation fund, unless it is a downsizer contribution, but your benefit can remain in the fund and continue to grow.

There are limited circumstances where certain types of contributions above the cap may be permitted without additional tax being levied.

\* Plus Medicare levy

<sup>^</sup>As at 30 June of the previous financial year.

## 6. Direct debit service agreement

**Why an agreement?** Through the Direct Debit Request (DDR) you are agreeing to allow us to debit amounts from your bank\* account on a monthly basis. The nominated amount will be debited on the 20th of each month or the next business day.

**If Intrust Super wants to change this agreement** - We will notify you at least 14 days before making any changes.

**If you want to change your direct debit, or make an enquiry** - Please contact us if you wish to:

- change or cancel your direct debit – advise us in writing at least three business days before the date we debit your bank account.
- dispute a debit that has been made from your bank account – Intrust Super will respond to your initial dispute within five business days. If you are not happy with our response to your dispute, you may lodge a formal claim with your bank.

**Weekends and public holidays** - We will always try to debit your account on the 20th of each month, except when that date falls on a weekend or public holiday. In this case we will debit your account on the next business day.

**Make sure you have enough money in your account** - You should make sure that you always have enough cleared funds in your bank account for us to debit your account. If there is not enough money (that is, cleared funds) in your bank account, we will still make a debit. If your bank dishonours the debit, we may pass any dishonour fees and/or any costs incurred by Intrust Super on to you.

**Confidentiality** - We will keep your bank account details confidential except when a court order applies, if Intrust Super's bank needs information about your account or if you give us permission to reveal your bank details.

**Check that you give us your correct details** - Before completing this form please check with your bank that:

- your bank account accepts direct debiting (some accounts don't)
- the account number you give us is correct (refer to your bank statement or contact your bank if necessary).

\*Note: where we talk about "bank", this could also mean other financial institutions.

Issued by IS Industry Fund Pty Ltd | MySuper Unique Identifier: 65704511371601 | ABN: 45 010 814 623 | AFSL No: 238051 | RSE Licence No: L0001298 | Intrust Super ABN 65 704 511 371 | SPIN: HPP0100AU | RSE Registration No: R1004397

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