



1 July 2019

## Direct Debit Request

- IOOF Personal Super
- IOOF Pension

Please complete these instructions in BLACK INK using CAPITAL LETTERS and ✓ boxes where provided.

You may use this form to debit your own bank account (one form is required per member).

**Request type**       New direct debit       Change to existing direct debit       Direct debit cancellation

### Step 1: Applicant details

Account number

Title (Dr/Mr/Mrs/Ms/Miss)  Surname

Given name(s)

Tax File Number\*

\* Please provide your TFN if you have not previously provided your TFN to us.

Under the Superannuation Industry (Supervision) Act 1993, we are authorised to collect your TFN, which will only be used for lawful purposes and in accordance with the Privacy Act 1988. It is not an offence if you choose not to provide your TFN, but providing it has its advantages, including:

- we will be able to accept all permitted contributions
- other than the tax that may ordinarily apply, you will not pay more tax than you need to, and
- it will be easier to find different super accounts in your name.

### Step 2: Financial institution details

Name of financial institution

Branch address

Suburb  State  Postcode

Account name

BSB  -  Account number

### Step 3a: One-off initial Direct debit details for Pension only

Direct debits will be processed on the first business day after the 16th of each month.

Amount to be debited from account \$

## Step 3b: Direct debit details for Super only

Direct debits will be processed on the first business day after the 16th of each month.

Month to begin   / 2 0

Amount to be debited from account \$

Contribution type  Personal (after tax salary or wages)\*  Spouse contribution

Frequency  Monthly  Quarterly  Half-yearly  Yearly  One-off

\* For information on claiming a tax deduction for personal superannuation contributions please refer to the 'Claiming a tax deduction for personal contributions' information sheet available on our website.

## Step 4: Direct debit cancellation

Please cancel my direct debit from   /   / 2 0

**Please note:** We must receive your request to cancel your direct debit BEFORE the 11th of the month to ensure it can be cancelled on the date you have indicated.

## Step 5: Request for debiting amounts to accounts by the direct debit system

I/We authorise Trustee via the Custodian (Australian Executor Trustees Limited ABN 84 007 869 794, AFSL 240023), (User ID 032105) to arrange for any amount to be debited through the Bulk Electronic Clearing System, with an account held at the financial institution identified in Step 2. This is subject to the terms and conditions of the DDR Service Agreement and any further instructions provided on this form. This authority allows the debiting of amounts payable by the member under the agreement between the member and the Trustee.

## Step 6: Member declaration

**Important note:** The Trustee collects the information in this form in order to process your investment instructions. Any personal information provided in this form will be handled in accordance with the Trustee's privacy policy, available at [ioof.com.au/privacy](http://ioof.com.au/privacy).

I/We consent to the collection and use of the above information by the Trustee for the purposes specified. By signing this DDR, I/we acknowledge having read and understood the terms and conditions governing the debit arrangements between myself/us and IOOF, as set out in this request and in the DDR Service Agreement.

Account holder signature 1  Date   /   /

Account holder signature 2\*\*  Date   /   /

\*\* If the bank account is held in a joint name, please ensure that both account holders sign here.

**Please forward all correspondence and enquiries to**

**Post** IOOF, GPO Box 264, Melbourne VIC 3001  
**Email** [clientfirst@ioof.com.au](mailto:clientfirst@ioof.com.au)  
**Telephone** 1800 913 118  
**Fax** 03 6215 5800  
**Web** [www.ioof.com.au](http://www.ioof.com.au)



## Direct Debit Request (DDR) service agreement

**Please retain this service agreement for your records.**

### Direct Debit Request facility

- The DDR arrangement enables you to instruct the Trustee – IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFS Licence No. 230524, to, via the Custodian (Australian Executor Trustees Limited ABN 84 007 869 794, AFSL 240023) (User ID 032 105), make one or more deductions from an account with a financial institution such as a bank, building society or credit union and credit the amount to your Cash Account.
- The DDR arrangement may not be available on the full range of accounts provided by financial institutions. You are advised to check with your financial institution as to its availability before nominating an account. You should check your account details against a recent statement from the financial institution.

### IIML's service commitment

This agreement outlines our service commitment to you in respect of the DDR arrangements made between you and the Trustee.

It also sets out your rights and responsibilities.

By giving 14 days notice in writing to you, we may change the operation of your DDR facility.

### Initial terms of the arrangement

Under the terms of the DDR arrangement entered into with you, we undertake to periodically debit from your nominated account with a financial institution, a specified amount or amounts for deposit into your Cash Account.

### Drawing arrangements

Deposits will be deducted from your financial institution account on the first business day after the 16th of the month, in accordance with the frequency you have nominated.

If you are uncertain as to when a deduction will be made, please contact us. We may, in our absolute discretion, at any time by notice in writing to you, suspend or terminate the drawing arrangement.

### Your rights

You have the right to change the arrangement as follows:

- You may stop an individual debit or cancel or suspend your DDR arrangement by giving written instructions to us or the relevant financial institution. If you suspend your DDR arrangement you may restart it by giving written instructions to us.
- You may alter payments by forwarding to us, a new DDR form from the current PDS.

We will endeavour to act upon your request within five business days of receipt.

### Enquiries

If you have any enquiries about your DDR arrangement, or you believe a debit has been incorrectly made or processed, please call ClientFirst on 1800 913 118 or email [clientfirst@ioof.com.au](mailto:clientfirst@ioof.com.au).

### Complaints

If you have a complaint or dispute in relation to your DDR arrangement, please contact the Manager, Customer Care, IOOF Investment Management Limited, Reply Paid 264, Melbourne VIC 8060.

**Phone:** 1800 913 118.

Where possible, concerns will be resolved immediately. If further investigation is required, our Customer Care Team will acknowledge your complaint in writing and will consider and respond to your complaint as quickly as possible. We are required by law to respond to your complaint within 90 days.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

**Website:** [www.afca.org.au](http://www.afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Tel:** 1800 931 678 (Free call)

**Mail:** Australian Financial Complaints Authority,  
GPO Box 3, Melbourne VIC 3001.

### Confidentiality

All information held by us in relation to your DDR arrangement will be kept confidential, except where:

- such information is required to be provided to our financial institution to initiate, change or cancel your drawing arrangement
- disclosure is required or authorised by law
- the financial institution may require such information to be provided in the event of a claim or relating to an alleged incorrect or wrongful debit
- you authorise or otherwise give your consent to the release of the information either directly or through a duly appointed agent or attorney.

## Your obligations

It is your responsibility to ensure:

- your account details are correct
- your nominated account can accept direct debits
- there are sufficient cleared funds in the nominated account on the drawing date
- you advise us if the nominated account is altered, transferred or closed.

We will notify you if your debit is dishonoured or rejected. We may, without notice, cancel your DDR arrangement if there is insufficient funds in your account to honour the direct debit.

Should we be charged any dishonour fees as a result of insufficient funds in your nominated account, then we may deduct these charges from your Cash Account or charge these fees directly to you. To avoid dishonour fees, you should always ensure that there are enough cleared funds in your account before your direct debit falls due.