

# Direct debit request

Use this form to make, change or cancel a direct debit request to contribute to your own super account, or to make spouse contributions to your spouse's super account. The bank account holder(s) should complete this form.

Please use a dark pen and CAPITAL letters. Insert (X) when you have to choose an option. You can also fill in this form online, print it and send it to us. Forms are located on our website at [firststatesuper.com.au/forms](http://firststatesuper.com.au/forms).

If you have any questions, please call us on 1300 650 873.

## What would you like to do?

- Make or change a direct debit for monthly personal contributions
- Make or change a direct debit for monthly spouse contributions
- Cancel a direct debit arrangement
- Change the contact details for the bank account holder(s) (if different to the membership contact details)

## Complete sections:

- 1, 2, 3, 4 and 7
- 1, 3, 4 and 7
- 1, 5 and 7
- 1, 3, 4 and 7

## 1. Personal details of member receiving the contribution

Member number	Account number	Date of birth (DD-MM-YYYY)
<input type="text"/>	<input type="text"/>	<input type="text"/>

Title	Last name
<input type="text"/>	<input type="text"/>

Given name(s)

Address

Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

Daytime contact number	Mobile number
<input type="text"/>	<input type="text"/>

Email (for security reasons, please ensure that your nominated email address is your personal email address and not a role-based email address such as `employee_title@company.com.au`)

## 2. Your tax file number (TFN)

We can only accept your direct debit request if we hold the TFN for the member who is receiving the contribution. If this direct debit request is for personal contributions and your TFN has not already been provided to the fund, please read the **Notes** on page 4 then provide your TFN.

If you are contributing for your spouse and we do not hold their TFN, they can provide it on our *Tax file number collection* form, available at [firststatesuper.com.au/forms](http://firststatesuper.com.au/forms) and from customer service.

## 3. Contribution type and amount

### Contribution type

Please mark X in the relevant box below

- Personal contribution (if you are under age 65)**  
By marking this box, you acknowledge that you are making personal contributions to your own super account and you are **under 65 years of age**.
- Personal contribution (if you are aged between 65 and 74)**  
By marking this box, you acknowledge that you are making personal contributions to your own super account, are **under 75 years of age and have worked at least 40 hours in any 30 consecutive days** in the current financial year.
- Spouse contribution**  
By marking this box, you acknowledge that you are making contributions to your spouse's account, who must be **under 70 years of age**, that you two have not permanently separated and that you do not employ your spouse.

### Monthly amount

\$    ,    .

\$    ,    .

\$    ,    .

**i** It isn't compulsory to provide your TFN but if you don't, you may pay additional tax and your contributions may not be accepted. See **Notes Section 1**.

**i** Contributions made by direct debit will be deducted **monthly** from the nominated account.

**i** If the member receiving the contribution is 65 years of age or more, each financial year they must confirm that they have worked at least 40 hours in any 30 consecutive day period (referred to as the 'work test') or we will not be able to accept the contribution.





## 8. Direct Debit Service Agreement

This is your Direct Debit Service Agreement with FSS Trustee Corporation, APCA ID 218 326, ABN 11 118 202 672 AFSL 293340 the trustee of the First State Superannuation Scheme ABN 53 226 460 365. It explains what your obligations are when undertaking a direct debit arrangement with us. It also explains our obligations 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 request.

### 1. Debiting your account

- 1.1 By signing this Direct debit request form, you have authorised us to arrange funds to be debited from your account. You should refer to your direct debit request and this agreement for the terms of the arrangement between us and you.
- 1.2 We will only arrange funds to be debited from your account as authorised in your 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. Amendments 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. Amendments by you

You may change\* a debit payment, or cancel this agreement at any time by providing us with at least 14 days notice by writing to:

First State Super, PO Box 1229  
Wollongong NSW 2500

or

by telephoning us on 1300 650 873 during business hours;

or

arranging it through your own financial institution, which is required to act promptly on your instructions.

\* Note: in relation to the above reference to 'change', your financial institution may change your debit payment only to the extent of advising us of your new account details.

### 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 may also incur fees or charges imposed or incurred by us; and
  - c) 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. Disputes

- 5.1 If you believe there has been an error in debiting your account, you should notify us directly on 1300 650 873 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 arrange 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 provide 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 through Bulk Electronic Clearing System (BECS) 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 First State Super, PO Box 1229, Wollongong NSW 2500.
- 8.2 We may send notices either electronically to your email address or by post to the address you have given us.
- 8.3 Any notice will be deemed to have been received on the third banking day after emailing or posting.

 Send the form to this address.

## 8. Where to send your completed form

Return the completed form to **First State Super PO Box 1229 WOLLONGONG NSW 2500**. If you have any questions, please call us on **1300 650 873**.

For information about contributing to your superannuation, you should read the current *Member Booklet* and supporting fact sheets. The booklet and fact sheets are available on our website and from customer service.

## 1. Personal details of member receiving the contribution

We will use these details to confirm the membership to receive the contribution. If you are contributing for your spouse, we will not be able to update any of the personal or contact details you provide for them on this form. If their personal or contact details have changed, your spouse should complete and return our *Change of details* form, available on our website [firststatesuper.com.au](http://firststatesuper.com.au) and from customer service.

### Tax file number

Under the *Superannuation Industry (Supervision) Act 1993*, the trustee is authorised to collect, use and disclose your TFN. The trustee may disclose your TFN to another superannuation provider when your benefits are being transferred, unless you write to your super fund and ask the trustee not to disclose your TFN to any other trustee. It is not compulsory to provide your TFN but if you don't, you may pay additional tax on your contributions and benefit payments, and some contributions may not be accepted.

## 2. Direct debit details

By making a direct debit request, you are giving First State Super permission to debit amounts (minimum \$20 per drawing) from your nominated financial institution's account into your or your spouse's First State Super account. The direct debit will be made on the seventh day of each month from your nominated financial institution's account. Where the date falls on a non-business day, we will draw the amount on the next business day (or within two business days). We will not change the amount or the frequency of the drawing arrangement without your prior written consent. We reserve the right to cancel your direct debit drawing arrangement if three or more drawings are returned unpaid by your nominated financial institution.

You may cancel your direct debit drawing arrangements at any time by giving us written notice at least 14 business days prior to the due date. If there is not enough money in your financial institution's account, we will receive a dishonour notice. Your financial institution may also charge dishonour fees. If drawings have been made outside your arrangements with us, you should notify us immediately on 1300 650 873.

Remember to tell us if your contact details change or if you decide to change your direct debit arrangements, such as the nominated debit amount or financial institution's account details. To change your details, visit our website and download a *Direct debit request* form. The form is also available from customer service.

### Cut off times for direct debits

1. New direct debits must be received 14 days before the direct debit commencement date.
2. Changes to, or cancellation of, an existing direct debit must be received at least 14 days before the next scheduled payment date.