

Personal contributions via Direct Debit



If you would like to use Direct Debit, login to Member Online at login.aware.com.au.

Use this form to make monthly personal contributions (also known as non-concessional contributions) to your Aware Super Future Saver account via Direct Debit.

- If you are aged 75 or over, Aware Super cannot accept personal contributions. Once you are age 75, personal contributions must be received within 28 days after the end of the month in which you turn 75.
- If you would like to claim a tax deduction for your contributions, you must use the form *Make a personal deductible contribution to your super* (form V311) for this purpose and follow the requirements in order to claim a deduction.
- Contributions made to your super are subject to preservation rules. This means you generally cannot access your contributions until you meet a condition of release.
- There are limits to how much you can contribute to your super. **Contributions that exceed these limits may attract additional tax.**
- You only need to complete this form once to make an eligible contribution via direct debit.
- For more information, please refer to the *Aware Super Future Saver Product Disclosure Statement (PDS)* and *Handbooks* at aware.com.au/pds.
- If your circumstances change and you no longer meet the requirements to make personal contributions, you must notify us immediately.

Please use a dark pen and CAPITAL letters. Insert (X) when you have to choose an option. If you have any questions, please contact our Member Support Team on **1300 650 873**.

Step 1: Specify what you would like to do

Select (X) the relevant option.

- ☐ Start making (or recommence) monthly personal contributions into your Aware Super Future Saver account via direct debit
- ☐ Change the account from which your direct debits are currently made
- ☐ Change your monthly payment amount
- ☐ Defer/cancel your Direct Debit Request arrangement

Relevant steps

Steps 2, 3, 4, 5 and 7

Steps 2, 3, 4, 5 and 7

Steps 2, 3, 4, 5 and 7

Steps 2, 4, 6 and 7



* Indicates that providing this information is mandatory. Not doing so may delay the processing of your request.

Step 2: Your personal details

Account number*

Member number

Title

Date of birth*

First name*

Middle name

Last name*

Home address* (must not be a PO Box)

Suburb*

State*

Postcode*

Mobile number*

Daytime contact number

Step 2: Your personal details (continued)

Email (Providing a personal email address rather than a work email address ensures we can contact you even if you change employers.)

By providing my email address I'm consenting to receive communications from Aware Super digitally as appropriate and in accordance with Aware Super's Privacy Policy. I understand I can change my communication preferences at any time by logging into Member Online or calling Aware Super on **1300 650 873**.

Without your TFN we cannot accept personal contributions into your Aware Super Future Saver account.

Tax File Number (TFN)

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Under the *Superannuation Industry (Supervision) Act 1993*, the Trustee is authorised to collect your Tax File Number (TFN), which will only be used for lawful purposes. These purposes may change in the future as a result of legislative change. The Trustee may disclose your TFN to another superannuation fund when your benefits are being transferred, unless you request in writing to the Trustee that your TFN not be disclosed to any other superannuation fund.

You are not legally required to provide us with your TFN, however giving your TFN to us will have the following advantages, which may not otherwise apply:

- We will be able to accept all types of contributions to your account or accounts.
- The tax on contributions to your account or accounts 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.

If you do provide your TFN it will be kept confidential by us and the ATO.

Step 3: Nominate or change your account to be debited

- Please complete this step to nominate the account you would like your payments to be made from, and to nominate the payment amount and frequency of payment.
- If you are nominating a joint account, this form must be signed by both account holders.

Name of bank or financial institution

[illegible]

Account name

[illegible]

Branch (BSB) number

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Bank account number

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Amount (whole dollars)

\$, .

Start date

D D M M Y Y Y Y

I/we understand that by signing this form, I/we:

- authorise Aware Super Pty Ltd (User ID 229600) to arrange for the specified funds to be debited from the account nominated above and transferred to the fund.
- acknowledge that the specified funds will be debited on the start date and payment frequency I have chosen above, until I/we authorise the Fund to stop this arrangement.
- acknowledge that I/we have read and understood the service agreement attached to this form.
- have read, understood and accept the Aware Super privacy policy.

Signature (Account holder 1)

Date signed* (DD-MM-YYYY)

D D M M Y Y Y Y

Signature (Account holder 2)

Date signed* (DD-MM-YYYY)

D D M M Y Y Y Y

Please sign and date form here.

Step 4: Read our privacy information

The personal information provided on this form is collected and held by Aware Super, in accordance with the Australian Privacy Principles of the *Privacy Act 1988* (Cth), for the purpose of administering accounts, assessing claims and providing services associated with fund membership. For further information about how personal information is handled, please call us on **1300 650 873** or visit **[aware.com.au/privacy](https://www.aware.com.au/privacy)** to view the privacy policy (a hard copy of the policy may also be provided on request). The policy contains information about access to and correction of personal information, how a complaint can be made about a privacy breach and other important information about how personal information is collected, used and disclosed.

Step 5: Please sign to commence or change your Direct Debit Request

This section must be completed and signed by the Fund member making personal contributions via direct debit.

I certify that I:

- currently meet the eligibility requirements to make personal contributions.
- understand the contributions will be invested according to my current investment options or, if I have elected, my future contribution nomination.
- agree to notify the Fund if I no longer meet the eligibility requirements for making personal contributions.
- am aware this contribution will count towards my non-concessional contributions cap.

Signature*

Date signed* (DD-MM-YYYY)

D	D	M	M	Y	Y	Y	Y
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Please sign and date form here.

Step 6: Please sign to defer or cancel your Direct Debit Request

Complete this section to defer or cancel your Direct Debit Request arrangement with us.

You can defer or cancel your Direct Debit Request arrangement by sending this form to us at least five working days prior to the next scheduled drawing date (the first working day of the month).

Please select (X) the relevant option:

☐ **Deferring your Direct Debit Request arrangement**

To defer your Direct Debit Request arrangement, please complete the section below.

I certify that I:

- wish to defer my Direct Debit Request arrangement effective from:
- and wish to recommence my Direct Debit Request arrangement effective from:

Date

D	D	M	M	Y	Y	Y	Y
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Date

D	D	M	M	Y	Y	Y	Y
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(the first day of the month)

☐ **Cancelling your Direct Debit Request arrangement**

To cancel your Direct Debit Request arrangement, please complete the section below.

I certify that I:

- wish to cancel my Direct Debit Request arrangement effective from:

Date

D	D	M	M	Y	Y	Y	Y
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I understand if the above request is not received by the Fund at least five working days prior to the next scheduled drawing date (the first working day of the month), that the debit will be drawn as per my original Direct Debit Request arrangement and acted on thereafter.

Signature*

Date signed* (DD-MM-YYYY)

D	D	M	M	Y	Y	Y	Y
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Please sign and date form here.

Post the form to this address.

Step 7: Where to post your completed form

Please post the completed form to:

Aware Super
GPO Box 89
MELBOURNE VIC 3001

In case you need any further assistance, please contact our Member Support Team on **1300 650 873**.

Personal contributions via Direct Debit



Please retain this direct debit service agreement for your records

Direct Debit Service Agreement

This agreement outlines our service commitment to you regarding Direct Debit Request (DDR) arrangements made between Aware Super and you. It sets out your rights, our commitment to you and your responsibilities, together with where you should go for assistance.

If you have any queries concerning this agreement or any debits made under it, please call our Member Support Team on **1300 650 873**.

1. Initial terms of the arrangement

- In terms of the DDR arrangements made between the trustee and signed by you, the trustee undertakes to periodically debit your nominated account (see Step 3) for the amount specified in Step 3 for contribution into your nominated account.

2. Drawing arrangements

- The first drawing under this DDR arrangement will take place on the start date you have selected. If we receive your form on or after five days from the start date selected, the first drawing may happen on the next scheduled drawing date.
- Thereafter, we will debit your account on your selected payment day and frequency.
- This debit or charge will be made through the Bulk Electronic Clearing System (BECS) from your account held at the financial institution you have nominated below and will be subject to the terms and conditions of the Direct Debit Request Service Agreement.

3. Changes or enquiries

- The trustee will not make any changes to this DDR arrangement unless advised by you.
- To change your DDR arrangement, you must complete another *Personal contributions via Direct Debit* form (V307) and return it to Aware Super **at least five working days** prior to the next scheduled payment date (the first working day of the month).
- Changes to your DDR arrangements may include:
 - changing the account from which your direct debits are made
 - changing your payment amount.
- All personal information held by the trustee will remain confidential, except the information required by the trustee's financial institution to initiate drawing from your nominated account.

4. Deferring or cancelling this arrangement

- You can defer or cancel your DDR arrangement with the trustee at any time.
- To defer or cancel your DDR arrangement, you must complete another *Personal contributions via Direct Debit* form (V307) and return it to us **at least five working days** prior to the next scheduled payment date (the first working day of the month).
- If the above request is not received by the trustee **at least five working days prior** to the next scheduled drawing date, the debit will be drawn as per your original DDR arrangement with us and acted on thereafter.

- If you wish to recommence direct debits from your account at a later date, you will need to complete another *Personal contributions via Direct Debit* form (V307) and return it to us.

5. Your obligations

- You must ensure that:
 - your nominated account can accept direct debits. Your financial institution will be able to confirm this for you.
 - on each drawing date, there are sufficient funds cleared in the account nominated in Step 3.
 - you advise us if the account you nominated in Step 3 is transferred or closed.
 - the details you give the trustee of your nominated account are correct.
 - you meet the eligibility requirements for making personal contributions included at the beginning of the *Personal contributions via Direct Debit* form (V307).
 - you notify us if your circumstances change and you no longer meet the requirements for making personal contributions included at the beginning of the *Personal contributions via Direct Debit* form (V307).
- If your drawing is returned or dishonoured by your financial institution, we will inform you in writing and your payments will cease until you elect to recommence making personal contributions via direct debit. We may decide to recover from you any dishonour fees charged by the bank.

6. Disputes

- If you believe that a drawing has been initiated incorrectly, we encourage you to contact us directly by calling our Member Support Team on **1300 650 873**.
- If you do not receive a satisfactory response from us regarding your dispute, please contact your financial institution who will respond to you with an answer to your claim:
 - within five working days (for claims lodged within 12 months of the disputed drawing), or
 - within 30 working days (for claims lodged more than 12 months after the disputed drawing).
- The trustee will refund the drawing amount if we can not substantiate the reason for the drawing.
- Your financial institution will ask you to contact us to resolve your disputed drawing prior to involving them.

The *Personal contributions via Direct Debit* form (V307) is available from the website at **[aware.com.au/forms](https://www.aware.com.au/forms)**

Alternatively you can call our Member Support Team on **1300 650 873** to request a copy to be sent to you.