

Direct debit request

Use this form to make voluntary contributions to your super account via direct debit.

Please complete and sign this form and return to: BUSSQ GPO Box 2775, Brisbane Qld 4001 or email a copy to super@bussq.com.au. For help completing this form call **1800 692 877**, email super@bussq.com.au or visit **bussq.com.au**. Before completing this form read the Direct Debit Request Service Agreement.

1 Personal details

BUSSQ member number (if known)

Mr/Mrs/Ms/Miss

Given names

Surname

Date of birth (dd/mm/yyyy)

Daytime contact number

Mobile

Email

Street address

Suburb/Town

State

Postcode

Postal address (if different to above)

Suburb/Town

State

Postcode

2 Your Tax File Number (TFN)

BUSSQ can only accept personal after tax contributions and this direct debit request if you provide your TFN. If you have already provided your TFN to BUSSQ you don't need to provide this again.

- You don't have to provide your TFN and it's not an offence if you don't, however, BUSSQ will not be able to accept this direct debit request if you do not provide your TFN. If you do BUSSQ will only use and disclose it for purposes approved by law, including finding and identifying your super, calculating tax and providing information to the ATO. These purposes may change in the future.
- If you choose not to provide your TFN you may pay more tax on your benefits and contributions and you will not be able to make personal contributions to BUSSQ. These consequences may change in the future.
- BUSSQ will disclose your TFN to another superannuation fund if you transfer your benefits there unless you advise us in writing that you do not want your TFN disclosed.

I elect to provide my TFN and declare it is:

Tax file number

3 Are you eligible to set up a direct debit?

To make personal after tax contributions to your super you must meet one of the below eligibility criteria. Select the one that applies to you.

- I am aged under 67 years.
- I am aged 67-74 years and meet the work test as I have been gainfully employed for at least 40 hours over 30 consecutive days during the current financial year or
- I am aged 67-74 years and meet the work test exemption as I was gainfully employed for at least 40 hours over 30 consecutive days during the previous financial year, had a total superannuation balance of less than \$300,000 at the end of the previous financial year, and have not previously relied upon the work test exemption to make contributions.

What do you want to do?

Choose one of the below options:

- Set up a direct debit.** Complete section 4 and section 7.
- Change the account to be debited or the monthly debit amount for my existing direct debit.** Complete the relevant parts of section 4 and section 7.
- Cancel or defer an existing direct debit.** Complete section 5 and section 7.

4 Details of the account to be debited



Please attach a copy of a current bank statement for a personal bank account that is held in your name, or jointly in your name. The statement must clearly show your name, BSB and account number.

Please note: Before completing this section please check with your bank that your bank account accepts direct debiting. Please also ensure the account number provided to us is correct.

Financial institution name

Name in which account is held (must be your name or jointly in your name)

BSB number

Account number

Monthly debit amount

NOTE: Deductions are made on or around the 7th of each month.

5 Defer or cancel current direct debit

Do you wish to **defer** your current direct debit? YES NO

If yes, when do you want to recommence your monthly direct debit? (dd/mm/yyyy)

Do you want to **cancel** your current direct debit arrangement? YES NO

6 Privacy and other important information

BUSSQ collects and uses your personal information in accordance with the BUS SQ Privacy Statement which is available from our website or by calling **1800 692 877**. Please call us if you have any questions about your rights under the privacy legislation.

7 Authorisation and declaration

By signing this Direct Debit Request you acknowledge having read and understood the terms and conditions governing the direct debit arrangements between you and us as set out in this request and in the Direct Debit Service Agreement page 3.

- I request and authorise BUSS (Queensland) Pty Ltd, User id 231991 to arrange, through its own financial institution, to debit the above amount from the nominated bank account.
- I understand that this debit or charge will be made through the Bulk Electronic Clearing System (BECS) from the account held at the financial institution nominated above and will be subject to the terms and conditions of the Direct Debit Service Agreement.
- I acknowledge having read and understood the terms and conditions governing the direct debit arrangements between myself and BUSS (Queensland) Pty Ltd including the terms around changing, deferring and cancelling, as set out in this request and in the Direct Debit Service Agreement.
- I am the member named on this form or I have a power of attorney to act on the member's behalf and have supplied to BUSSQ my certified Power of Attorney and identity documentation.



Please sign and date.

Forms without a signature and date are unable to be processed.

Signature of applicant

Dated (dd/mm/yyyy)

Once completed and signed please return this form to: BUSSQ GPO Box 2775, Brisbane Qld 4001 or email a copy to super@bussq.com.au



IMPORTANT INFORMATION

There are government-imposed limits on how much you can contribute into your superannuation fund in a financial year. There are penalties applied if you exceed the contribution cap. If you would like to check what the current limits are, go to bussq.com.au or call us on **1800 692 877**.

Direct Debit Service Agreement (WITH BANK ACCOUNT HOLDER)

DEFINITIONS

ACCOUNT means the account held at your financial institution from which we are authorised to arrange funds to be debited.

ACCOUNT HOLDER means the person who holds the bank account.

AGREEMENT means this Direct Debit Service Agreement between you and us.

BUSINESS DAY means a day other than a Saturday or Sunday or 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** means BUSSQ [BUSS(Queensland) Pty Ltd ABN 15 065 081 281] you have authorised by signing a Direct Debit Request.

YOU or **YOUR** means the applicant who signed the Direct Debit Request.

YOUR FINANCIAL INSTITUTION is the financial institution where the account holder holds the account that has been authorised for us to arrange to debit.

1. DEBITING YOUR ACCOUNT

- 1.1 By signing a Direct Debit Request, 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 business day, we may direct your financial institution to debit your account on the following business day. If you are unsure about which day your account has or will be debited, you should ask your financial institution.

2. CHANGES BY US

- 2.1 We may vary any details of this agreement or a Direct Debit Request at any time by giving you 14 days written notice.

3. CHANGES BY YOU

- 3.1 Subject to 3.2 and 3.3, you may change the arrangements under a Direct Debit Request by completing the relevant sections of the *Direct debit request form* or contacting us on 1800 692 877.
- 3.2 If you wish to stop or defer a debit payment you must notify us by using the *Direct debit request form* at least fourteen (14) days before the next debit day. This notice should be given to us in the first instance.
- 3.3 You may also use the *Direct debit request form* to cancel your authority for us to debit your account at any time by giving us fourteen (14) days notice before the next debit day. This notice should be given to us in the first instance.

4. YOUR OBLIGATIONS

- 4.1 It is your responsibility to ensure that there are sufficient 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 cleared funds in your account to meet a debit payment, you:
 - a) May be charged a fee and/or interest by your financial institution,

- b) May also incur fees and charges imposed or incurred by us, and
- c) Must arrange for the direct debit payment to be made by another method or arrange for sufficient cleared 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.
- 4.4 If Westpac Banking Corporation ABN 33 007 457 141 is liable to pay goods and services tax ('GST') on a supply made by the Westpac in connection with this agreement, then you agree to pay the Westpac on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

5. DISPUTE

- 5.1 If you believe that there has been an error in debiting your account, you should notify us directly on (07) 3013 8839 and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly.
- 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 investigation 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.
- 5.4 Any queries you may have about an error made in debiting your account should be directed to us in the first instance, so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter, you can still refer it to your financial institution, which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

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 on 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 information that we have about you secure and to ensure that any of our employees or agents who have access to this 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 BUSSQ.
- 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 two business days after it is posted.

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