Direct debit request – service agreement

Read this thoroughly

The following is your *Direct debit service agreement* with us. The agreement is designed to explain what your obligations are when undertaking a direct debit arrangement with us. It also details what our obligations are to you as your direct debit provider.

We recommend you keep this agreement in a safe place for future reference. It forms part of the terms and conditions of your *direct debit request* and should be read in conjunction with your *direct debit request* form. You can only make personal contributions via direct debit – you cannot make salary sacrifice contributions this way.

Definitions

- ***account*** means the *account* held at your *financial institution* from which we are authorised to arrange for funds to be debited.
- ***agreement*** means this *Direct debit service agreement* between *you* and *us*.
- ***banking day*** means a day other than a Saturday or a Sunday or a 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 United Super Pty Ltd ABN 46 006 261 623 as Trustee for the Construction and Building Unions Superannuation Fund administered by Australian Administration Services Pty Limited (AAS) authorised by signing a Direct Debit Application, *you* (the debit user) have authorised by signing a *direct debit request*.
- ***you*** means the customer who signed the *direct debit request*.
- ***financial institution*** means the financial institution nominated by you on the *direct debit request* at which the *account* is maintained.

1. Debiting your account

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.*

We will only arrange for funds to be debited from your *account* as authorised in the *direct debit request*.

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. Changes 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. Changes by you

You may change, stop or defer a *debit payment*, or terminate this *agreement* by providing *us* with at least fourteen (14) days' notice in writing or by telephoning *us* during business hours. You can also arrange this through your own *financial institution*. If *you* choose this option, *you* will need to notify *us* to avoid any potential dishonour fees issued by your *financial institution*.

4. Your obligations

It is your responsibility to make sure 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*.

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*; and/or
(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* so that *we* can process the *debit payment*.

You should check your *account* statement to verify that the amounts debited from your *account* are correct. If *we* are liable to pay goods and services tax ("GST") on a supply made in connection with this *agreement*, then *you* agree to pay *us* on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

5. Dispute

If *you* believe that there has been an error in debiting your *account, you* should notify *us* directly on **1300 361 784** and confirm that notice in writing as soon as possible so that *we* can resolve your query efficiently. Alternatively *you* can contact your *financial institution* directly.

If *we* conclude as a result of our investigations that your *account* has been incorrectly debited, we will arrange to adjust your *account* (including any interest and charges) accordingly. *We* will also notify *you* in writing of the amount by which your *account* has been adjusted.

If *we* conclude as a result of our investigations that your *account* has been correctly debited we will respond to your query by providing 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 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
(c) with your *financial institution* if *you* have any queries about how direct debit works, before you complete our *direct debit request* form.

7. Confidentiality

Any information *we* collect (including your *direct debit request* and *account* details) will be stored securely and protected to ensure that our employees/agents do not take any unauthorised action; which includes:
- modification
- reproduction
- disclosure.

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. Privacy

Please refer to our *Privacy Policy and Personal Information Collection Statement* at **cbussuper.com.au/privacy** for details about how we collect and discloses personal information or call **1300 361 784** for a copy.

Cbus Super
Locked Bag 5056
PARRAMATTA NSW 2124

1300 361 784
8am to 8pm (AEST/AEDT)
Monday to Friday

cbusenq@cbussuper.com.au
cbussuper.com.au
Log in to chat to us online

Visit us in person in Adelaide, Brisbane, Melbourne, Perth and Sydney.
Details: **cbussuper.com.au/contact**

Member direct debit request

This form is a request and authority to debit the account named below to contribute this money to Cbus Super.
Make sure you retain a copy of the *Direct debit service agreement* on page 1 for your records.

Please use black or blue pen and CAPITAL letters. Use an X in boxes where required.

Step 1: Personal details and authority

Cbus Super member number

Title ☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Date of birth D D / M M / Y Y Y Y

Gender ☐ Male ☐ Female

Given name(s)

Family name

Residential address

Suburb/town State Postcode

Postal address (if different from address above)

Step 2: Declare you're eligible

We can only accept contributions if you've provided your tax file number (TFN) and confirm you're eligible. If your circumstances change, please contact us immediately.

Have you provided us with your TFN? ☐ Yes ☐ No > To provide it visit **cbussuper.com.au/tfn** or call **1300 361 784**.

Important
- Planning to claim a tax deduction for contributions you make? From age 67 you'll also need to meet the work test (or exemption criteria) and your ability to claim stops around a month after your 75th birthday.
- The Government also limits how much you can contribute to super without paying extra tax – visit **ato.gov.au**.

Step 3: Your direct debit instruction

How much do you want to be deducted? $, .

How often do you want the above amount to be deducted?

☐ One-off
> Date
D D / M M / 2 0 Y Y

OR

☐ Twice monthly
☐ Monthly
☐ Quarterly

> When do you want to start your first deduction? >

☐ 7th
☐ 14th
☐ 21st
☐ 28th

Your payments will be deducted at the first available opportunity, according to the frequency and start date you select. If any of these dates fall on a weekend or public holiday, the payment will be processed the next business day.

Step 4: Your financial institution

Name of your bank, building society or credit union (this must be an account held in Australia)

Financial institution address

Suburb/town State Postcode

Name account is held in (for example, Fred Smith, or ABC Pty Ltd)

BSB - Account number

Step 5: Acknowledgement

☐ I request and authorise United Super Pty Ltd (User ID: 124 874) to arrange for the amount selected in step 3 (above) to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified above, subject to the terms and conditions of the *Direct debit request service agreement*.

☐ Where contributions are being deducted from my business account, I acknowledge that these contributions are after-tax personal contributions and have been correctly accounted for and recorded for tax purposes. I acknowledge that I am responsible for any tax liabilities on these contributions.

By signing this direct debit request you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and United Super Pty Ltd ABN 46 006 261 623 as Trustee for the Construction and Building Unions Superannuation Fund, as set out in this request and in your *Direct debit request service agreement*.

Your signature

Sign here:

Date
D D / M M / 2 0 Y Y

Joint account signature (if applicable)

Sign here:

Date
D D / M M / 2 0 Y Y

On completion please mail this form to: **Cbus Super, Locked Bag 5056, PARRAMATTA NSW 2124**