

# Eligible spouse contribution via direct debit

When completing this form, please ensure you use all capital letters eg    and check boxes with a cross eg

### Important information

- To make a spouse contribution you must adhere to the conditions in the declaration below.
- To make a spouse contribution where the spouse is aged between 65 and 69 (inclusive), VicSuper can only accept the contribution if the spouse satisfies the work test or is eligible for and claims the work test exemption outlined in Step 2.
- You only need to complete this form once in each financial year you make eligible spouse contributions.
- Without your spouse's tax file number (TFN) VicSuper cannot accept non-concessional contributions (including spouse contributions) into your spouse's account. If your spouse would like to confirm if VicSuper has their TFN, they can call the VicSuper Member Centre on **1300 366 216** or login to VicSuper MembersOnline.
- Remember, your spouse generally cannot access their contributions as cash until they reach their preservation age (at least 55, depending on their date of birth) and permanently retire.
- Eligible spouse contributions count towards the non-concessional contribution cap of the spouse receiving the contribution.
- Any non-concessional contributions (including eligible spouse contributions) that are made in excess of the cap are taxed at the top marginal tax rate plus Medicare levy. If you exceed this cap and you do not elect for the excess and the related earnings to be refunded if the contributions are still in a superannuation fund, then additional tax will be applied so that the excess contributions are taxed at the top marginal tax rate plus Medicare levy. If you elect to refund the excess and the related earnings, you will be taxed on the earnings at your marginal rate. You will be entitled to a non-refundable tax offset equal to 15% of the earnings. Additional tax may apply.
- The spouse making the contribution may be eligible for a tax rebate of up to \$540. Please see the *VicSuper FutureSaver Product Disclosure Statement (PDS)* and *Member Guide* for detailed information and eligibility.
- If you have any questions or would like a current VicSuper Product Disclosure Statement (PDS), please call our Member Centre on **1300 366 216**. Alternatively, you can download a copy from [vicsuper.com.au/publications](http://vicsuper.com.au/publications)

### Step 1: Specify what you would like to do

<input type="checkbox"/>			Relevant steps
<input type="checkbox"/>	Start making (or recommence) eligible spouse contributions into your spouse's VicSuper FutureSaver account via direct debit		Steps 2, 3, 4, 5 and 7
<input type="checkbox"/>	Change the account from which your direct debits are currently made		Steps 2, 3, 4, 5 and 7
<input type="checkbox"/>	Change your payment amount		Steps 2, 3, 4, 5 and 7
<input type="checkbox"/>	Defer/cancel your Direct Debit Request arrangement with VicSuper		Steps 2, 5, 6 and 7

### Step 2: Spouse making contributions: complete your personal details

Title  Mr  Mrs  Ms  Miss  Other (please specify)

Surname

Given name/s

Phone number  (during working hours)

I declare that: \_\_\_\_\_

- is my eligible spouse to whom I am legally married and not permanently separated from, or live with on a bona fide domestic basis as partners (this includes same sex partners)
- I wish to have the contributions I am making on behalf of my spouse debited as indicated in Step 4
- I have received and read VicSuper's privacy information. See Step 5
- all details on this form are true and correct
- I am aware this contribution will count towards the non-concessional contributions cap of my spouse as outlined in Step 4.

Signature  Date



**Step 4: (continued)**  
Nominate or change your account to be debited and your payment details

Amount  (whole dollars)

Weekly

Fortnightly

Monthly

Quarterly

Start date

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

- authorise VicSuper Pty Ltd (User ID: 229600) to arrange for the specified funds to be debited from the account nominated on the previous page and transferred to VicSuper.
- acknowledge that the specified funds will be debited on the start date and payment frequency I have chosen on the previous page, until I/we authorise VicSuper to defer or cancel this arrangement.
- acknowledge that I/we have read and understood the service agreement attached to this form.
- have received and read VicSuper's privacy information. See Step 5.

Signature (Account holder 1)  Date

Signature (Account holder 2)  Date

**Step 5:**  
Read VicSuper's privacy information

The *Privacy Act 1988* (Cwlth) governs the proper handling of personal information including how an organisation collects, uses, discloses and stores personal information.

You should have received information on how VicSuper handles personal information, either in your *VicSuper FutureSaver Product Disclosure Statement (PDS)* or in *VicSuper's Privacy brochure (personal information)*. If you have not received this information or would like another copy sent to you, please call our Member Centre on **1300 366 216**.



Please retain this direct debit service agreement for your records

## Direct debit service agreement

This agreement outlines VicSuper's service commitment to you regarding Direct Debit Request (DDR) arrangements made between VicSuper Pty Ltd 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 Centre on **1300 366 216**.

### 1. Initial terms of the arrangement

- In terms of the DDR arrangements made between VicSuper and signed by you, VicSuper undertakes to periodically debit your nominated account (see Step 4) for the amount specified in Step 4 for contribution into your spouse's VicSuper 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.

### 3. Changes or enquiries

- VicSuper will not make any changes to this DDR arrangement unless advised by you.
- To change your DDR arrangement, you must complete another *Eligible spouse contribution via direct debit* form (V308) and return it to VicSuper **at least five working days** prior to the next scheduled payment date (the first working day of the month). Contact our Member Centre on **1300 366 216** to have a form sent to you, or visit our website at [vicsuper.com.au/forms](https://vicsuper.com.au/forms) to download a copy.
- 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 VicSuper will remain confidential, except the information required by VicSuper'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 VicSuper at any time.
- To defer or cancel your DDR arrangement, you must complete another *Eligible spouse contribution via direct debit* form (V308) and return it to VicSuper **at least five working days** prior to the next scheduled payment date (the first working day of the month). Contact our Member Centre on **1300 366 216** to have a form sent to you, or visit our website at [vicsuper.com.au/forms](https://vicsuper.com.au/forms) to download a copy.
- If the above request is not received by VicSuper **at least five working days** prior to the next scheduled drawing date, the debit will be drawn as per your original DDR arrangement with VicSuper and acted on thereafter.

**Step 6:**  
Spouse making  
contribution:  
defer or cancel  
your Direct Debit  
Request arrangement

- Complete this section to defer or cancel your Direct Debit Request arrangement with VicSuper.
- You can defer or cancel your Direct Debit Request arrangement with VicSuper by sending this form to VicSuper **at least five working days** prior to the next scheduled drawing date (the first working day of the month).
- Please select 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 with VicSuper effective from:
- and wish to recommence my Direct Debit Request arrangement with VicSuper effective from:

Date

Date

(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 with VicSuper effective from:

Date

I understand if the above request is not received by VicSuper **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 with VicSuper and acted on thereafter.

Signature

Date

**Step 7:**  
Send your form to  
VicSuper

Send your completed form to:  
**VicSuper, GPO Box 89 MELBOURNE VIC 3001**

**Additional  
information**

To satisfy the **work test** the spouse receiving the contribution must be gainfully employed for at least 40 hours in a period of not more than 30 consecutive days in the financial year in which the contribution is made.

To be eligible to claim the **work test exemption**, the spouse receiving the contribution must be aged between 65 and 69 and;

- has met the work test in the previous financial year and;
- has a total superannuation balance of less than \$300,000 as at 30 June last financial year (total balance of all superannuation accounts you hold at VicSuper and other funds) and;
- has not previously claimed the work test exemption

If the spouse is aged 70 or over, VicSuper cannot accept eligible spouse contributions.

VicSuper Pty Ltd ABN 69 087 619 412 AFSL 237333 is the Trustee of VicSuper Fund ABN 85 977 964 496

**Direct debit service agreement (continued)**

**4. Deferring or cancelling this arrangement (continued)**

**Recommencing Direct Debit**

- If you defer or cancel your DDR arrangement with VicSuper and wish to recommence direct debits from your account at a later date, you will need to complete another *Eligible spouse contribution via direct debit form (V308)* and return it to VicSuper. Contact our Member Centre on **1300 366 216** to have a form sent to you, or visit our website at [vicsuper.com.au/forms](http://vicsuper.com.au/forms) to download a copy.

**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 4
  - you advise VicSuper if the account you nominated in Step 4 is transferred or closed
  - the details you give VicSuper of your nominated account are correct
  - your spouse meets the eligibility requirements for receiving eligible spouse contributions. See point 6 *Eligibility requirements* over page
  - you notify VicSuper if your spouse's circumstances change and your spouse no longer meets the requirements for receiving eligible spouse contributions. See point 6 *Eligibility requirements* over page.
- If your drawing is returned or dishonoured by your financial institution, VicSuper will inform you in writing and your payments will cease until you elect to recommence making eligible spouse 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 Centre on **1300 366 216**, between 8.30am and 5pm, Monday to Friday.
- 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).
- VicSuper will refund the drawing amount if we cannot substantiate the reason for the drawing.
- Your financial institution will ask you to contact us to resolve your disputed drawing prior to involving them.