

Step 2: (continued)
Personal details

Postal address
(if the same as your residential address, mark 'AS ABOVE')

Postcode

Phone number

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(during working hours)

Mobile number

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Email

By providing your email address, you are agreeing to receive communications from VicSuper via email, or via VicSuper MembersOnline. You can change or further customise how you receive your communications from VicSuper at any time by logging into VicSuper MembersOnline or calling the Member Centre on **1300 366 216**. If you are not registered for VicSuper MembersOnline you can register online. Some correspondence cannot be sent electronically, so you may still receive some communications from VicSuper in the post.

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

Tax file number (TFN)

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Under the *Superannuation Industry (Supervision) Act 1993*, you are not obliged to disclose your tax file number but VicSuper cannot accept personal contributions into your VicSuper Fund account without your TFN. To confirm if VicSuper has your TFN, please call the VicSuper Member Centre on **1300 366 216** or login to VicSuper MembersOnline.

Would you like all your super in one place?

VicSuper can help! Simply tick the box below and we'll use your TFN to search for other super accounts you have. We'll then let you know so you can decide if you want to roll them over to VicSuper.

I consent to VicSuper using my Tax File Number (TFN) to search Australian Taxation Office (ATO) records to locate superannuation amounts held on my behalf by other superannuation funds or by the ATO now and in the future. If search results include superannuation amounts held on my behalf by the ATO I also consent to VicSuper requesting the ATO to transfer these amounts into my VicSuper account where possible, and using and disclosing my TFN for that purpose. I understand this consent is given in perpetuity, however I can revoke this consent by contacting the VicSuper Member Centre on **1300 366 216**.

If VicSuper doesn't have your tax file number on record, please provide it above.

Step 3:
Nominate or change your account to be debited and your payment details

Concessional contribution cap: If you claim a tax deduction for this contribution in your tax return, this contribution will count towards your concessional contributions cap. Currently there is a concessional (or before-tax) contributions cap of \$25,000 for the financial year. This is the annual cap per person across all superannuation funds. From 1 July 2018 you can 'carry forward' up to five years of the unused portion of your concessional contributions cap. The first year you can use any amounts carried forward is the 2019/20 financial year, provided your total super balance is less than \$500,000. If you exceed the cap, you're taxed on any excess at your marginal tax rate plus an interest charge. You receive a tax offset equal to 15% of the excess for the contributions tax already paid by the fund. The excess contributions will be counted toward your non-concessional (after-tax) contribution cap if you don't elect for your fund to refund the excess concessional contributions. Before-tax contributions are taxed at a rate of 15%; however if your annual income exceeds \$250,000, generally these contributions are taxed at an effective rate of 30%. **If you do not claim a tax deduction in your tax return, these contributions will count towards your non-concessional contribution cap. Please refer to the VicSuper FutureSaver Product Disclosure Statement (PDS) and Member Guide for more information about this cap.**

- 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

Account holder's name

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Branch (BSB) number

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Account number

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Amount

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(whole dollars)

<input type="checkbox"/> Weekly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly	<input type="checkbox"/> Quarterly
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Start date

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

- 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**

Before making your contribution please consider:

This form is not intended to be taken as advice or comprehensive tax guidance. It is general information and does not take into account your personal circumstances. You should seek your own independent taxation advice for matters such as determining your eligibility to claim a tax deduction for your contributions and liability for any contributions tax payable.

**Additional
information**

To satisfy the **work test** you 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**, you must be aged between 65 and 74 and;

- have met the work test in the previous financial year and;
- have 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;
- have not previously claimed the work test exemption

If you are aged 75 or over, VicSuper cannot accept personal deductible contributions. Once you are age 75, personal deductible contributions must be received by VicSuper within 28 days after the end of the month in which you turn 75.

Direct debit service agreement (continued)

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 VicSuper if the account you nominated in Step 3 is transferred or closed.
 - the details you give VicSuper of your nominated account are correct.
 - you meet the eligibility requirements for making personal deductible contributions. See the 'Important information' section in the *Personal deductible contributions via direct debit* form (V312).
 - you notify VicSuper if your circumstances change and you no longer meet the requirements for making personal deductible contributions. See the 'Important information' section in the *Personal deductible contributions via direct debit* form (V312).
- 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 personal deductible 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 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 deductible contributions via direct debit* form (V312) is available from the VicSuper website at vicsuper.com.au/forms Alternatively you can call our Member Centre on **1300 366 216** to request a copy to be sent to you.