



Direct debit request and agreement

Use this form to arrange for contributions to be made directly from your bank account to smartMonday DIRECT by direct debit – go to smartMonday.com.au for information on contributions.

I/We authorise Equity Trustees Superannuation Limited (User Id No: 216484) as trustee for the Fund to arrange for funds to be debited from my/our account at the financial institution identified below through BECS (Bulk Electronic Clearing System – CS2). Direct debiting may not be available from all accounts. If you have any doubt, please check with your financial institution.

Your details

If you have any questions, please call us on **1300 880 588** or email enquiries@smartMonday.com.au

For more information go to our website smartMonday.com.au

Member number (if known)

Title

Given names

Surname

Date of birth (DD/MM/YYYY)

Sex (M or F)

Telephone

Mobile

Email

Postal address

Suburb

State

Postcode

Details of account to be debited

Please attach a copy of a bank statement for your nominated account to confirm your bank details and account information (ie bank name, BSB, account name and number).

Name of account holder

Name of financial institution

BSB number

Account number

Send your completed form to: smartMonday, Reply Paid 1949, Wollongong DC, NSW 2500 (no stamp required).

smartMonday is the business name of the Aon Master Trust ABN 68 964 712 340 (the Fund) which has been registered by Aon Hewitt Limited ABN 48 002 288 646 AFSL 236667 as sponsor of the Fund. The trustee of the Fund is Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757 RSE Licence L0001458. smartMonday PRIME, smartMonday DIRECT and smartMonday PENSION products are part of the Fund.



Over 65 – work status declaration for non-concessional contributions

If you are between 65 and 75 years of age, you must be gainfully employed at least on a part-time basis to make non-concessional contributions to super. Members aged 75 and above cannot make non-concessional contributions to super.

I am over 65, but under 75 years of age and I have worked/I am working (delete whichever does not apply) at least 40 hours in 30 consecutive days during this financial year.

Contribution details per month

Direct debits may commence in the month following your nominated date, depending on when we receive this form.

Concessional

<input type="checkbox"/>	Employer (SG) – minimum contribution required by law	\$ <input type="text"/>	(complete amount)
<input type="checkbox"/>	Employer additional contribution – above SG	\$ <input type="text"/>	(complete amount)
<input type="checkbox"/>	Salary sacrifice	\$ <input type="text"/>	(complete amount)
<input type="checkbox"/>	Deductible	\$ <input type="text"/>	(complete amount)

Non-concessional

<input type="checkbox"/>	Personal (after-tax)	\$ <input type="text"/>	(complete amount)
<input type="checkbox"/>	Spouse contributions	\$ <input type="text"/>	(complete amount)
Total \$ <input type="text"/>			(complete amount)

Please debit monthly amounts shown above from the account named on page 1 of this form. Monthly debits are to commence on:

Date (DD/MM/YYYY)
15/

Your declaration and authorisation

By signing this section, you acknowledge that you have read and accepted the terms of the *Direct debit request service agreement* and that all details on this form have been checked by you and are correct.

If debiting from a joint account we require both signatures. Ensure you have attached a copy of a bank statement for your nominated account.

Signature <input type="text"/>	Date (DD/MM/YYYY) <input type="text"/>
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Signature <input type="text"/>	Date (DD/MM/YYYY) <input type="text"/>
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Direct debit request Service Agreement

1. Interpretation

- 1.1 References to 'we', 'us' and 'our' in this agreement means Equity Trustees Superannuation Limited, as trustee for the Fund, Aon Hewitt Limited and any third parties duly appointed to act as a representative or agent for or on behalf of either entity.
- 1.2 References to 'business day' means any day on which the banks are normally open for business in New South Wales and excludes weekends and public holidays.
- 1.3 References to the 'drawing date' means the fifteenth (15th) day of each month.
- 1.4 References to 'you' means the person(s) who has signed the Direct debit request form.
- 1.5 References to 'your account' means the account nominated by you in the Direct debit request form.

2. Aon operating account

Your direct debit will be administered through an operating account held on behalf of the Fund.

3. Whole of agreement

The Direct debit request form and this Direct debit request service agreement form the whole of the agreement between you and us and authorises us to arrange for funds to be debited from your account as nominated in the Direct debit request form (or as nominated in any subsequent Direct debit request form received from you in accordance with Clause 4.2).

4. Our commitment to you

- 4.1 We will begin drawing on your account on the next available drawing date following the receipt of your completed Direct debit request form.
- 4.2 We will provide you with fourteen (14) days written notice (sent by ordinary post to the last address you notified us) if there are to be any changes to your Direct debit request service agreement.
- 4.3 Where the drawing date falls upon a day which is not a normal business day your account will be debited on the next business day.
- 4.4 We reserve the right to cancel the drawing arrangements if three (3) consecutive drawings are returned unpaid (dishonoured) by your nominated financial institution. A dishonour fee will be charged to your smartMonday account.
- 4.5 Your direct debit records and account details will be kept confidential, except where the disclosure of certain information to your financial institution or a third party is necessary to enable us to act in accordance with your drawing arrangements.

5. Your rights

- 5.1 You may cancel, alter, or suspend your drawing arrangements at any time by providing us with written notice addressed to smartMonday, Reply Paid 1949, Wollongong DC, NSW 2500. Such notice must be received by us at least three (3) business days prior to the fifteenth of the month in order for us to give effect to your instructions before the drawing date.
- 5.2 You may change the drawing amount and/or type of your contribution by completing a new Direct debit request form and providing it to smartMonday at least three (3) business days prior the fifteenth of the month in order for us to give effect to your instructions before the drawing date.
- 5.3 If you consider that your account has been incorrectly debited you should first contact smartMonday on 1300 880 588 and confirm the details in writing so that we may resolve your query as quickly as possible.
- 5.4 We are committed to resolving any issue or dispute that may arise to the satisfaction of you. If you feel that your query or issue has not been adequately dealt with you may lodge a formal written complaint with either us or with your own financial institution. We are obliged to provide you with a written response by the close of business on the seventh (7th) day after your complaint was received by us. If we fail to provide you with such a response you will be entitled to a full refund of the disputed amount. If we decline your claim and you are dissatisfied with our reason(s) for this decision, you may lodge a further written complaint with your financial institution which will attempt to conciliate a resolution. If this cannot be achieved within 21 business days, the dispute will be referred to the Management Committee of the Australian Payments Clearing Association Limited for a final ruling.

6. Your responsibilities

It is your responsibility to:

- 6.1 Ensure that your nominated account can accept direct debit requests and that all account holders have agreed to the debiting arrangements.
- 6.2 Check that the account details for the account you have nominated in the Direct debit request form are correct. We reserve the right to charge you an additional fee to cover our costs in rectifying incorrect information or where you have provided account information for an account that you do not own or that you do not have the authority to operate.
 - 6.2.1 Ensure that there are sufficient funds available in your nominated account to meet a drawing on its due date.
- 6.3 Check your account statement to verify that the amount debited from your account is correct.
- 6.4 Advise us if your nominated account is transferred, closed or the details are altered in any way.
- 6.5 Arrange an alternative suitable payment method if your drawing arrangements are cancelled for any reason.
- 6.6 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 to us an amount equal to the GST included in the consideration for the supply.
- 6.7 If you have any queries regarding this agreement please contact smartMonday on 1300 880 588.

7. Privacy

Aon and the trustee are committed to protecting your personal information in accordance with the Australian Privacy Principles under the Privacy Act 1988 (Cth). We collect, use and disclose personal information to offer, promote, provide, manage and administer the many financial services and products we and our group of companies are involved in as set out in the [Aon Privacy Policy](#) and the [ETSL Privacy Policy](#). In order to do this, we may also share your information with other persons or entities who assist us in providing or promoting our services as set out in these Policies.