



# 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](https://smartMonday.com.au) for information on contributions.

*Direct debiting may not be available from all bank 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](mailto:enquiries@smartMonday.com.au)

For more information go to our website [smartMonday.com.au](https://smartMonday.com.au)

Member number (if known)

Title

Given names

Surname

Date of birth (DD/MM/YYYY)

Phone (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 (ie bank name, BSB, account name and number). If debiting from a joint account we require both signatures. Ensure you have attached a copy of a bank statement for your nominated account.*

Name of account holder

Name of financial institution

BSB number

Account number

**Send your completed form to: smartMonday, Reply paid 93268 Melbourne VIC 3001**

smartMonday is a registered trading name of smartMonday Solutions Limited ABN 48 002 288 646 AFSL 236667, the sponsor of the Smart Future Trust ABN 68 964 712 340 (the Fund). The trustee of the Fund is Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757 RSE Licence L0001458. This document has been prepared by smartMonday on behalf of the Trustee. smartMonday products are part of the Fund. © 2022 smartMonday Solutions Limited

## Contribution details per month

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

### Concessional

Employer (SG) – minimum contribution required by law \$

Employer additional contribution – above SG \$

Salary sacrifice \$

### Non-concessional

Personal (after-tax) \$

Spouse contributions \$

**Total \$**

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

Date (DD/MM/YYYY)

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## Your declaration and authorisation

By signing this declaration, you acknowledge that you have read and accepted the terms of the *Direct debit request service agreement* (see page 3) and that all details on this form have been checked by you and are correct. You authorise the trustee (User Id No: 216484) to arrange for amounts to be debited from your account at the financial institution nominated on page 1 through the Bulk Electronic Clearing System – CS2.

Signature 1

Date (DD/MM/YYYY)

Signature 2 (joint account only)

Date (DD/MM/YYYY)

## 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, smartMonday Solutions 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. 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. 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.