

The Portfolio Service SMSF

Regular savings plan form

Fund name	
Fund reference number	

1. Member details

Member's full name	
Member's account number	

2. Member request

I, the above named member, request that AET, until further notice in writing, direct debit my/our account described in 3.

I acknowledge that:

1. there is a minimum deposit amount of \$100
2. a dishonour fee of \$20 is payable if there are insufficient funds available to meet the deduction
3. four (4) days' notice must be given to AET if I wish to change my initial arrangements.

Does this notice replace an existing arrangement?

 No

 Yes - This regular savings plan supersedes and replaces any previous arrangements

3. The schedule

Name of account which is to be debited		
Financial institution		Branch
BSB		Account number

Contribution amount \$

Please select (✓) nominated day:

 7th

 21st

 7th & 21st

Please note that the account nominated above will be debited on the day nominated or the next business day if that day falls over a weekend or is a public holiday.

4. Contribution details

Please select (✓) the type of contribution:

Member contribution

Spouse contribution

Please select (✓) a box that indicates your age and eligibility to make or receive a contribution:

Under age 65

Aged 65 to 69 and

I have worked at least 40 hours in a period of not more than 30 consecutive days in the current financial year.

Aged 70 to 74 and

I have worked at least 40 hours in a period of not more than 30 consecutive days in the current financial year (member personal contributions and employer voluntary contributions only).

Aged 75 and over

employer contributions will be made on my behalf (Award contributions only).

5. Member and account holders' declaration

I/we confirm that I/we have read and understood the direct debit request service agreement attached to this form. I/we declare that all information provided in this form is correct.

Member name	
Member signature	
Date	

Member name	
Member signature	
Date	

Please return to:

Email: forms@aetlimited.com.au

Fax: 1800 781 166

Or post

**The Portfolio Service SMSF
Administration Services
GPO Box 546
Adelaide SA 5001**

Office use only

Entered by	
Authorised by	

Definition

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 Request Service Agreement between you and us

banking day means a day other than a Saturday or 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

Direct debit system means that the request will be processed through the Bulk Electronic Clearing System (BECS)

us or **we** means Australian Executor Trustees Limited (the Debit User) you have authorised by signing a Direct Debit Request

you means the customer who signed the Direct Debit Request

your financial institution is the financial institution where you hold the account that you have authorised us to arrange to debit.

1. Debiting your account

- 1.1 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.
- 1.2 We will only arrange for funds to be debited from your account as authorised in the Direct Debit Request.
- 1.3 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 you giving us at least fourteen (14) days written notice.

3. Changes by you

- 3.1 Subject to 3.2 and 3.3, you may change the arrangements under a Direct Debit Request by contacting us on 1800 221 151.
- 3.2 If you wish to stop or defer a direct debit payment you must notify us in writing at least four (4) days before the next debit day. This notice should be given to us in the first instance.
- 3.3 You may also cancel your authority for us to debit your account at any time by giving us four (4) days notice in writing before the next debit day. This notice should be given to us in the first instance.

4. Your obligations

- 4.1 It is your responsibility to ensure 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.
- 4.2 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
 - (b) you may also incur fees or charges imposed or incurred by us, being a dishonour fee of \$30
 - (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 by an agreed time so that we can process the debit payment.
- 4.3 You should check your account statement to verify that the amounts debited from your account are correct.

- 4.4 If Australian Executor Trustees Limited is liable to pay goods and services tax (GST) on a supply made in connection with this agreement, then you agree to pay Australian Executor Trustees Limited on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

5. Dispute

- 5.1 If you believe that there has been an error in debiting your account, you should notify us directly on 1800 221 151 and confirm that notice in writing with us as soon as possible so that we can resolve your query quickly.
- 5.2 If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.
- 5.3 If we conclude as a result of our investigations that your account has not been incorrectly debited we will respond to your query by providing you with reasons and evidence for this finding.
- 5.4 Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still refer it to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

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 before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request.

7. Confidentiality

- 7.1 We will keep any information (including your account details) in your Direct Debit Request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.
- 7.2 We will only disclose information that we have about you:
 - (a) to the extent specifically requested by law
 - (b) for the purposes of this agreement (including disclosing information in connection with any query or claim).

8. Notice

- 8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to us at the below address
- 8.2 We will notify you by sending a notice in the ordinary post to the address you have given us in the Direct Debit Request.
- 8.3 Any notice will be deemed to have been received on the third banking day after posting.

Please return to Australian Executor Trustees Limited by:
 Fax 1800 781 166 Email forms@aetlimited.com.au or
 Post The Portfolio Service SMSF Administration Services GPO Box 546
 Adelaide SA 5001 Australian Executor Trustees is bound by the National Privacy Principles.

More information about privacy matters can be found in the current product disclosure statement for your product. If you would like a copy of the Privacy Policy or have any questions in relation to privacy, please contact us on 1800 781 166 and ask for the Privacy Officer.