



Voluntary contributions – Direct debit request

Use this form to make voluntary contributions via **direct debit**.

Please note that direct debiting is not available from all accounts and some institutions may charge a fee.

Please write in **BLOCK LETTERS** and use a **BLACK** or **BLUE** pen. This form will be invalid if unsigned and undated.

Please send this completed form to: **Rest, PO Box 350, Parramatta NSW 2124.**

Section 1: Personal details

Member number Date of birth (dd/mm/yyyy) Gender (M/F)

Mr/Mrs/Ms/Miss/Dr Surname

Given name(s)

Unit number Street number Street name

Suburb/Town State Postcode

Telephone (business hours) Mobile

Email address

Rest is unable to accept voluntary contributions without a Tax File Number (TFN).

My TFN is: or, I have previously provided my TFN (please tick).

Important: Under the Superannuation Industry (Supervision) Act 1993, you are not obliged to disclose your tax file number, but there may be tax consequences. Please read Section 4 of this form "TFN collection statement".

Tick this box if you **do not** consent to the uses of your TFN as outlined in Section 4.

I declare that (tick one box only):

- I am under age 67, or
- I am aged 67 to 74* and meet the work test in that I have been in paid employment for at least 40 hours in a period of not more than 30 consecutive days during the current financial year, or
- I am aged 67-74 and in the **last** financial year ending 30 June:

- I was in paid employment for at least 40 hours in a period of not more than 30 consecutive days
- My total superannuation balance is less than \$300,000

I understand that I can make this contribution only once and I have not previously utilised the work test exemption.

* you can make contributions up to 28 days after the end of the month in which you turn 75.

I request Rest to debit my account as outlined in this form, until further notice.

Signature of applicant

(dd/mm/yyyy)

Note: We will always try to debit your account on the 20th of each month, except when that date falls on a weekend or public holiday. In this case we will debit your account on the next business day.



Office Use

Section 2: Your authorisation

I/we request that, until further notice in writing, Rest to debit the nominated amount from my/our account in the schedule (over). I/we agree to meet any bank charges resulting from my/our use of the direct debit system and authorise Rest to deduct any bank charges and/or costs it incurs in processing this request from my/our account. I/we understand and acknowledge that:

- the financial institution may, in its absolute discretion, determine the order of priority of payment of any monies pursuant to this request or any authority or mandate;
- the financial institution may, in its absolute discretion, at any time by notice in writing to me/us, terminate this request as to future debits; and
- the user may, by prior arrangement and advice to me/us, vary the amount or frequency of future debits.

I/we have read the terms of the Direct Debit Request Service Agreement on the back of this form and agree to be bound by them.

By signing this form, I indemnify Rest for all losses, costs and expenses that it suffers as a result of my breaching the Direct Debit Request Service Agreement, or providing an invalid or non-binding direct debit request addressed to Rest.

Account holder one (1)

Full name of account holder

Signature of account holder

(dd/mm/yyyy)

Account holder two (2)

Full name (of joint account holder)

Signature of account holder two

(dd/mm/yyyy)

Address of account holder

Unit number

Street number

Street name

Suburb/Town

State

Postcode

Name of financial institution

Branch address

Postcode

The bank account to be debited

Please tick one box

Savings

Cheque

Amount to be debited monthly

\$

Account holder name

BSB number

-

Account number



Office Use

Section 3: Direct debit request service agreement

1. Why an agreement? Through this direct debit request you are allowing us to debit amounts from your bank* account on a monthly basis.
2. If Rest wants to change this agreement, we will notify you at least 14 days before making any changes. Please contact Rest Customer Service on 1300 300 778 if you want to make an enquiry or would like to:
 - change your direct debit – advise us in writing at least three business days before the date we debit your bank account
 - cancel your direct debit request – advise us in writing at least three business days before the date we debit your bank account
 - dispute a debit that has been made from your bank account – Rest will respond to your dispute within five business days.
3. We will always try to debit your account on the 20th of each month, except when that date falls on a weekend or public holiday. In this case we will debit your account on the next business day.
4. You should make sure that you always have enough cleared funds in your bank account for us to debit your account. If there is not enough money (that is, cleared funds) in your bank account, we will still make a debit. But if your bank dishonours the debit, we may pass any dishonour fees and/or any costs incurred by Rest on to you.
5. We will keep your bank account details confidential, unless we are required by law to disclose them, if Rest's bank needs information about your bank account or if you give us permission to reveal your bank details.
6. Before completing this direct debit request, please check with your bank that:
 - your bank account accepts direct debiting as some accounts do not; and
 - the bank account number you give us is correct (refer to your bank statement or contact your bank if necessary).

* Please note that, where we talk about 'bank', this could also mean other financial institutions.

For more information on Rest's privacy policy visit rest.com.au

Please photocopy this service agreement for your future reference before sending your form to us.

Section 4: TFN collection statement

Under the *Superannuation Industry (Supervision) Act 1993*, your superannuation fund is authorised to collect your TFN, which will only be used for lawful purposes. These purposes may change in the future as a result of legislative change. The Trustee may disclose your TFN to another superannuation provider when your benefits are being transferred, unless you request the Trustee in writing that your TFN not be disclosed to any other superannuation provider. The Trustee with your consent may use your TFN to locate amounts held for you in different superannuation accounts you have with Rest or to consolidate any superannuation accounts you have with other superannuation providers. The Trustee with your consent may disclose your TFN to the Australian Taxation Office (ATO) and to those superannuation providers identified by the ATO that may hold superannuation benefits in respect of you and to those superannuation providers nominated by you in order to:

- receive results of any searches of the ATO's super records;
- receive payment of any amount identified through the search process;
- transfer such amounts to your Rest account; and
- otherwise assist in consolidating your superannuation accounts.

It is not an offence not to quote your TFN. However, giving your TFN to your superannuation fund will have the following advantages (which may not otherwise apply):

- your superannuation fund will be able to accept all types of contributions to your account(s);
- the tax on employer contributions to your superannuation account(s) will not increase;
- other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your superannuation benefits; and
- it will make it much easier to trace different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

Note, if you do not give the Trustee your TFN either now or later:

- the fund will not be able to accept personal contributions and contributions your spouse makes for you, this also means you may miss out on super co-contributions;
- contributions an employer makes for you, including salary sacrifice contributions will be taxed at a higher rate; and
- tax will be withheld from cash withdrawals at a higher rate.



Office Use

Section 5: Contribution cap

The Government has imposed annual caps on both concessional and non-concessional contributions for super. Contributions above these caps are taxed at a higher rate. Please visit rest.com.au/facts for more information on contributions caps.

Please ensure that you monitor your contribution amounts on a regular basis. For more information about contribution caps, visit rest.com.au/contributioncaps

Your Privacy

Your privacy is important to us. Our Privacy Policy sets out how your personal information is managed, and is available at rest.com.au.