

Direct debit request

Information sheet

When to use this form

Use this form to set up, change or cancel a regular direct debit payment from your bank (or other) account. You can also use this form to make an additional (one-off) contribution to an AMP account.

If you prefer, you can call us on 131 267 and we'll process your direct debit request over the phone.

Direct debit service agreement

The following terms will apply to any direct debit that you, your spouse or your employer set up to make contributions by a direct debit request.

Before you request a direct debit arrangement, you must confirm that the account you want to nominate can have direct debit (eg some passbook savings accounts can't have direct debit). To find out if N.M. Superannuation Pty Ltd (N.M. Super) can debit from your account, contact your financial institution.

Please double-check the account details you provide by comparing them with a recent statement from your financial institution.

This agreement allows N.M. Super to deduct from your nominated account the amount and at the frequency you request.

If N.M. Super wants to change this agreement, it will notify you 14 days in advance of any change. If you disagree with this change, please notify N.M. Super within these 14 days.

N.M. Super will keep your financial details confidential. However, it will disclose these details:

- if you give permission
- if a court order applies
- to settle a claim
- if N.M. Super's financial institution needs information.

Note: If the due date is on a weekend or public holiday, your payment will be processed on the next business day.

Collection of Tax File Number (TFN)

We're required to tell you the following details before you provide your TFN for your super products.

Under the Superannuation Industry (Supervision) Act 1993, the trustee is authorised to collect, use and disclose 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 super provider when your benefits are being

transferred, unless you request in writing that the trustee of your super fund not disclose your TFN to any other super provider.

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

- The fund will be able to accept all types of contributions to your account(s).
- The tax on contributions to your super account(s) will not increase.
- Other than the tax that may ordinarily apply, no additional tax will be deducted from your super benefits. This affects both contributions to your super and benefit payments when you start drawing down your super benefits, and
- It will make it easier to trace different super accounts in your name so that you receive all your super benefits when you retire.

If you don't provide your TFN you may also be subject to additional tax on employer contributions.

These purposes may change in the future as a result of further legislative changes. More information about the use of TFNs for super changes can be obtained from the ATO hotline 131 020.

Providing your Tax File Number (TFN)

Your direct debit authority may not be created if a valid TFN hasn't been provided.

- If you haven't provided a valid TFN, your personal member or spouse (non-concessional) direct debit contributions request will be suspended until we've received a valid TFN.
- Your member or spouse (non-concessional) direct debit contributions will commence 3 days after we receive a valid TFN.
- If you want to make a personal contribution on which you intend to claim a tax deduction, you need to provide your TFN before making the contribution.

To provide your TFN log in to your **My AMP** account at **amp.com.au** and complete the online **TFN notification form**.

Your direct debit authority may not be created if you're no longer eligible to make personal member contributions or if your spouse is no longer eligible to have spouse contributions made to their account (ie if you are making spouse contributions).

Please refer to the **product disclosure statement (PDS)** for further details on eligibility to contribute.

Your responsibility to N.M. Super

It's important to make sure you have enough funds in your account on the due date for payment. This will allow us to process your direct debit request smoothly.

If there aren't enough funds and the payment is dishonoured, you may incur charges from your financial institution and/or N.M. Super and may be debited from your account.

Please make sure that the authorisation you've given us is in line with the account authority or signing instructions held by your financial institution.

We know that mistakes happen, but if you breach this agreement or provide us with an invalid or non-binding direct debit request, you'll need to cover any losses, costs, damages, or liabilities that we may experience.

Of course, this doesn't apply if the loss or liability is caused by fraud, negligence, or wilful misconduct by our officers, employees, contractors, or agents.

Changes to your agreement

If you want to change or cancel this agreement or dispute a debit, go to amp.com.au and log into your **My AMP** account or contact AMP Customer Service on 131 267.

You can also call us if you want to change this agreement. For example:

- the amount you pay,
- how often you pay,
- update your bank account details,
- deferring payment due to unforeseen circumstances.
- cancel this agreement or an individual payment.

Note: Any change or cancellation request must be received by N.M. Super at least 3 business days before the changes take effect.

- dispute a debit that's been made from your account—
N.M. Super will respond to your initial dispute within 5 business days.

Important: Please call us immediately on 131 267 if you believe a direct debit hasn't been processed correctly.

Ad hoc direct debit

You, your spouse or your employer can ask us to transfer ad hoc amounts from your, your spouse's or your employer's bank account. Ad hoc direct debits are not an automatic periodical deduction of a fixed amount. Debits from your, your spouse's or your employer's bank account will only occur each time you, your spouse or your employer instruct us.

Spouse direct debit arrangements

If your spouse sets up a direct debit arrangement to pay spouse contributions to your account:

- all information about your spouse's direct debit arrangement will be sent to you as the member (rather than your spouse) using the contact address you've given us
- your spouse must agree to the terms of the **direct debit service agreement**

- your spouse should contact us directly if they want to vary or cancel their direct debit arrangement
- your spouse must consent to us using their personal information in accordance with the **privacy policy**.

Note: In this agreement, 'you' and 'your' refers to your spouse, and not you as a member

AMP privacy statement

The privacy of your personal information is important to us.

The AMP Privacy Policy provides more information about how we manage and protect your personal information. It sets out how you can access and correct your information, how you may complain about a breach of privacy, and our process for resolving privacy-related enquiries and complaints.

For further information, please go to amp.com.au/privacy.

Suspension of a direct debit for regular contributions for members aged 75 and over

If you're aged 75 or over, and you, your spouse or your employer have a direct debit arrangement for regular member, spouse or salary sacrifice contributions, this arrangement will be suspended.

Once you're 75 years of age or over, we can only accept mandated employer contributions (eg super guarantee and award contributions).

Employer contributions made by direct debit will continue past age 75. We won't suspend your direct debit arrangement but if you or your employer confirm that the contributions are not to satisfy superannuation guarantee or award obligations, we will cancel the payments.

We don't follow-up your employer to make sure they are paying your contributions. If there's a discrepancy, then you should speak to your employer.

For more details about the contribution rules, refer to the **PDS** or **member guide** for your product. Or you can visit amp.com.au and search for **super contribution rules**.

Please keep this information sheet for your records—
don't return it with your completed form(s).

Direct debit request

Use this form to set up, change or cancel a regular direct debit payment from your bank (or other) account. You can also use this form to make an additional (one-off) contribution to an AMP account.

If you prefer, you can call us on 131 267 and we'll process your direct debit request over the phone.

Refer to the direct debit request **information sheet** for further details.

Please print in CAPITAL LETTERS and place a cross **X** in any applicable boxes.

1. Direct debit options

What do you want to do?

- ☐ Set up a new direct debit arrangement.
- ☐ Change an existing direct debit arrangement.
- ☐ Cancel an existing direct debit arrangement.

- > Complete sections **1, 2, 3, 4, 5** and **6**.
- > Complete sections **1, 2, 3, 4, 5** and **6**.
- > Complete sections **1, 2, 5** and **6**.

2. Personal details

Account number

Title

Date of birth

D	D	M	M	Y	Y	Y	Y
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Surname

Given name(s)

Residential address

Suburb

State

Postcode

Contact phone number

Mobile number

Email address

3. Tax File Number (TFN) notification

☐ I want to provide my TFN.

TFN

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☐ I've previously provided my TFN to AMP.

☐ I don't want to provide my TFN.

4. Contribution details

Regular member/spouse contributions

! If you choose to apply for Consumer Price Index (CPI), your contributions will increase each year in line with any increase in the CPI.

Member contributions

☐ Apply CPI?

Frequency

☐ Monthly ☐ Quarterly ☐ Half-yearly ☐ Yearly

Date to start direct debit

D	D	M	M	Y	Y	Y	Y
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Spouse contributions

☐ Apply CPI?

Frequency

☐ Monthly ☐ Quarterly ☐ Half-yearly ☐ Yearly

Date to start direct debit

D	D	M	M	Y	Y	Y	Y
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Additional (one-off) member/spouse contributions

Member contribution

Spouse contribution

Date of one-off direct debit

D	D	M	M	Y	Y	Y	Y
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If the date is before the date we receive this form, we will process the direct debit on the next business day.

4. Contribution details continued

Employer contributions (if applicable)

Employer name	<input type="text"/>								
Employer number	<input type="text"/>								
Super guarantee/award amount	<input type="checkbox"/> Apply CPI? \$ <input type="text"/>								
Salary sacrifice/additional employer amount	<input type="checkbox"/> Apply CPI? \$ <input type="text"/>								
Member amount	<input type="checkbox"/> Apply CPI? \$ <input type="text"/>								
Frequency	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Half-yearly <input type="checkbox"/> Yearly								
Date to start direct debit	<table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y		

Additional (one-off) employer contributions

Super guarantee/award contribution	\$ <input type="text"/>								
Salary sacrifice/additional employer contribution	\$ <input type="text"/>								
Member contribution	\$ <input type="text"/>								
Date of one-off direct debit	<table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y		
If the date is before the date we receive this form, we will process the direct debit on the next business day.									

5. Australian bank account details

ⓘ We can only set up a direct debit with an Australian bank account.

Financial institution name	<input type="text"/>						
Financial institution address	<input type="text"/> <input type="text"/>						
Account holder name	<input type="text"/>						
BSB number	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>						
Account number	<input type="text"/>						

6. Authorisation and signature

I declare that:

- I've read and understood the direct debit request **information sheet** attached to this form.
- I've read and agree to the terms of the direct debit service agreement.
- I request N.M. Super to debit my account as outlined in this form, until further notice.

Bank account holder 1

Bank account holder signature 1



Date

D	D	M	M	Y	Y	Y	Y
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Bank account holder 2 (if applicable)

Bank account holder signature 2 (if applicable)



Date

D	D	M	M	Y	Y	Y	Y
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7. Checklist

- ☐ Have you completed all relevant sections of this form?
- ☐ Provided your TFN details (where relevant) in section 3?
- ☐ If you're setting up a new direct debit agreement or changing an existing direct debit agreement, have you completed section 4 for either regular contributions or additional (one-off) contributions?
- ☐ If you're setting up a new direct debit agreement or changing an existing direct debit agreement, have you completed section 5 to advise us which account is to be debited?
- ☐ Have you (and any joint account holder –if applicable) read and signed section 6?

Where to send this form

Mail or email this completed form to:

AMP Limited
PO Box 6346
WETHERILL PARK NSW 1851
ampsuper@amp.com.au

Any questions?
131 267