

# ClearView **WealthFoundations**

## Regular Contribution by Direct Debit Form

Please use this form to commence, amend or cancel a regular contribution to your accounts.  
Fields marked with an asterisk (\*) must be completed in order for us to action your request.

- I want to  Start a new regular contribution  
 Amend my existing regular contribution  
 Cancel my existing regular contribution  
(Complete section A and E only)

### A. Member details

\*My super account number  /  (e.g. CSUP / 100000)

\*Title

Mr  Mrs  Ms  Miss  Dr  Other

\*Gender

Male  Female

\*Date of birth

\*Given name(s)

\*Surname

### B. Request and authority to debit (person(s) authorising bank account debit)

Direct debit authority held by ClearView.

I/We

request and authorise ClearView Life Assurance Limited to arrange for any amount the User may debit or charge me/us to be from an account held at the financial institution identified below, subject to the terms and conditions of the direct debit request service agreement and any further instructions provided below.

### C. Nominated bank account (if new or different to bank account linked to existing regular contribution)

Name of Australian financial institution

Name of account

BSB number

-

Account number

#### D. Regular contribution details

**Note:** You can choose which day of the month you'd like us to debit your bank account. If any month doesn't have that day or that day is not a business day then the deduction will occur the following business day. For example if you nominate the 31st then your February deduction would occur on 1st March assuming that was a business day.

1. Date of first deduction

2. Frequency  Monthly OR  Quarterly

3. Contribution split per deduction

Personal concessional	\$	<input type="text"/>	<input type="text"/>	.	<input type="text"/>	<input type="text"/>
Personal non-concessional	\$	<input type="text"/>	<input type="text"/>	.	<input type="text"/>	<input type="text"/>
Spouse	\$	<input type="text"/>	<input type="text"/>	.	<input type="text"/>	<input type="text"/>
<b>Total regular deduction</b>	<b>\$</b>	<input type="text"/>	<input type="text"/>	.	<input type="text"/>	<input type="text"/>

**Note:** If you have nominated an amount under 'Personal concessional' you will need to provide us with a tax deduction (Section 290-170) notice. We will contact you at the end of the financial year regarding this.

4. Regular Contribution Choice

Investment Pool	Guaranteed Cash	Total Regular deduction
\$ <input type="text"/>	+ \$ <input type="text"/>	= \$ <input type="text"/>

#### E. Acknowledgement and signature(s)

By signing this form, I/we:

- declare that all the details given in this form are true and correct;
- acknowledge having read and understood the terms and conditions governing the debit arrangements as set out in this request and direct debit request service agreement set out below;
- authorise the User (as defined below) to arrange for funds to be debited from my/our account at the financial institution identified above through the Bulk Electronic Clearing System; and
- understand that the personal information provided will be collected, used and disclosed in accordance with the relevant Product Disclosure Statement and Information Handling Policy.

Signature of member (if cancelling) or bank account signatory (if new or amending)

Date

Full name (print clearly in block letters)

Bank account signatory (if second signatory required)

Date

Full name (print clearly in block letters)

## Direct debit request service agreement

By signing a direct debit request, you have authorised us to arrange for funds to be debited from your bank account for contributions into your WealthFoundations account. You should refer to the direct debit request and this Direct Debit Service Agreement set out below for the terms of the arrangement between us and you.

### Definitions

**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.

**BECS** means Bulk Electronic Clearing System as managed by the Australian Payments Clearing Association Ltd.

**business day** means a day other than a Saturday or a 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.

**us or we or User** means ClearView Life Assurance Limited ABN 12 000 021 581 (the Administrator of the Plan and acting on behalf of ClearView Life Nominees Pty Limited the Trustee of the Plan), who 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 business day, we may direct your financial institution to debit your account on the following business 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

2.1 We may vary any details of this agreement or a direct debit request at any time by giving you at least 14 days written notice.

### 3. Changes by you

3.1 Subject to 3.2, you may change the arrangements under a direct debit request (which may include requesting deferment or alteration of the request) by writing to us in accordance with 8.1 and obtaining our written consent.

3.2 You may cancel your authority or your direct debit request (and may stop any debit payment before it occurs) by writing to us in accordance with 8.1. You should direct all requests for such stops or cancellations to us in the first instance rather than to your financial institution.

3.3 Your authority and direct debit request will be cancelled if you close your WealthFoundations account.

### 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 costs imposed or incurred by us (provided that we have given you notice of any fees or costs imposed by us);

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; and

d. the settlement of an investment transaction may be delayed.

4.3 You should check your account statement to verify that the amounts debited from your account are correct.

4.4 If ClearView Life Assurance Limited is liable to pay goods and services tax ('GST') on a supply made in connection with this agreement, then you agree to pay ClearView Life Assurance 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 on 132 977 and confirm that notice in writing with us as soon as possible so that we can resolve your query more 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 any 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

6.1 You should check:

- a. with your financial institution whether direct debiting is available from your account as direct debiting through BECS 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; and
- 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. We will comply with any relevant privacy laws.

7.2 Subject to relevant privacy laws, we will only disclose information that we have about you:

- a. to the extent specifically required by law;
- b. for the purposes of this agreement (including disclosing information in connection with any query or claim); or
- c. to your financial institution if your financial institution requires such information in connection with a claim made on it relating to an alleged incorrect or wrongful debit.

## 8. Notice

8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to:

ClearView WealthFoundations  
Reply Paid 4232  
Sydney NSW 2001

8.2 We will notify you by sending a notice in the ordinary post to the address you have nominated.

8.3 Any notice will be deemed to have been received two business days after it is posted.

### Sending your form

Please send the form to us via email or mail.

Mailing address:

**ClearView WealthFoundations**  
**Reply Paid 4232**  
**Sydney NSW 2001**

Email address:

**client.wealth@clearview.com.au**

If you have any questions or need help please call our Service Centre on **132 977**.