



Read this thoroughly

The following is your *Direct debit service agreement* with us. The agreement is designed to explain what your obligations are when undertaking a direct debit arrangement with us. It also details what our obligations are to you as your direct debit provider.

We recommend you keep this agreement in a safe place for future reference. It forms part of the terms and conditions of your *direct debit request* and should be read in conjunction with your *direct debit request* form. You can only make personal contributions via direct debit – you cannot make salary sacrifice contributions this way.

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 service agreement* between you and us.
- **banking 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** means United Super Pty Ltd ABN 46 006 261 623 as trustee for Cbus Super Fund offering Media Super products, administered by Australian Administration Services Pty Limited (AAS) authorised by signing a Direct Debit Application, you (the debit user) have authorised by signing a *direct debit request*.
- **you** means the customer who signed the *direct debit request*.
- **financial institution** means the financial institution nominated by you on the *direct debit request* at which the *account* is maintained.

1. Debiting your account

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.

We will only arrange for funds to be debited from your *account* as authorised in the *direct debit request*.

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 giving you at least fourteen (14) days' written notice.

3. Changes by you

You may change, stop or defer a *debit payment*, or terminate this agreement by providing us with at least fourteen (14) days' notice in writing or by telephoning us during business hours. You can also arrange this through your own *financial institution*. If you choose this option, you will need to notify us to avoid any potential dishonour fees issued by your *financial institution*.

4. Your obligations

It is your responsibility to make sure 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*.

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*; and/or
- (b) you may also incur fees or charges imposed or incurred by us; and
- (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* so that we can process the *debit payment*.

You should check your *account* statement to verify that the amounts debited from your *account* are correct. 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 us on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

5. Dispute

If you believe that there has been an error in debiting your *account*, you should notify us directly on **1800 640 886** and confirm that notice in writing as soon as possible so that we can resolve your query efficiently. Alternatively you can contact your *financial institution* directly.

If we conclude as a result of our investigations that your *account* has been incorrectly debited, we will arrange to adjust your *account* (including any interest and charges) accordingly. We will also notify you in writing of the amount by which your *account* has been adjusted.

If we conclude as a result of our investigations that your *account* has been correctly debited we will respond to your query by providing you with reasons and any evidence for this finding in writing.

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* if you have any queries about how direct debit works, before you complete our *direct debit request* form.

7. Confidentiality

Any information we collect (including your *direct debit request* and *account* details) will be stored securely and protected to ensure that our employees/agents do not take any unauthorised action; which includes:

- modification
- reproduction
- disclosure.

We will only disclose information that we have about you:

- (a) to the extent specifically required by law, or
- (b) for the purposes of this agreement (including disclosing information in connection with any query or claim).

8. Privacy

Please refer to the *Privacy Policy* and *Personal Information Collection Statement* at mediasuper.com.au/privacy for details about how we collect and disclose personal information or contact us on **1800 640 886** for a copy.



Media Super
Locked Bag 5056
PARRAMATTA NSW 2124



1800 640 886
8am to 8pm (AEST/AEDT)
Monday to Friday



enq@mediasuper.com.au
mediasuper.com.au



Visit us in person in Adelaide, Brisbane, Melbourne, Perth and Sydney.
Details: mediasuper.com.au/contact

Member direct debit request

This form is a request and authority to debit the account named below to contribute this money to your Media Super account. **Make sure that you retain a copy of the Direct debit service agreement on page 1 for your records.**

Please use black or blue pen and CAPITAL letters. Use an X in boxes where required.

Step 1: Personal details and authority

Media Super member number

Title

 Mr Mrs Miss Ms Other

Date of birth

 D D / M M / Y Y Y Y

Gender

 Male Female

Given name(s)

Family name

Residential address

Suburb/town

State

Postcode

Postal address (if different from address above)

Step 2: Declare you're eligible

We can only accept contributions if you've provided your tax file number (TFN) and confirm you're eligible. If your circumstances change, please contact us immediately.

Have you given us your TFN? Yes No To provide it visit mediasuper.com.au/tfn or call 1800 640 886.



Important

- Planning to claim a tax deduction for contributions you make? From age 67 you'll also need to meet the work test (or exemption criteria) and your ability to claim stops around a month after your 75th birthday.
- The Government also limits how much you can contribute to super without paying extra tax – visit ato.gov.au.

Step 3: Your direct debit instruction

How much do you want to be deducted? \$, .

How often do you want the above amount to be deducted?

 One-off
 Date
 D D / M M / 2 0 Y Y

OR

 Twice monthly
 Monthly
 Quarterly
When do you want to start your first deduction?
 7th
 14th
 21st
 28th
Your payments will be deducted at the first available opportunity, according to the frequency and start date you select. If any of these dates fall on a weekend or public holiday, the payment will be processed the next business day.

Step 4: Your financial institution

Name of your bank, building society or credit union (this must be an account held in Australia)

Financial institution address

Suburb/town

State

Postcode

Name account is held in (for example, Fred Smith, or ABC Pty Ltd)

BSB

Account number

Step 5: Acknowledgement

I request and authorise United Super Pty Ltd (User ID: 633 113) to arrange for the amount selected in step 3 (above) to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified above, subject to the terms and conditions of the Direct debit request service agreement.

Where contributions are being deducted from my business account, I acknowledge that these contributions are after-tax personal contributions and have been correctly accounted for and recorded for tax purposes. I acknowledge that I am responsible for any tax liabilities on these contributions.

By signing this direct debit request you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and United Super Pty Ltd ABN 46 006 261 623 as trustee for Media Super as set out in this request and in your Direct debit request service agreement.

Your signature

Joint account signature (if applicable)



Sign here:



Sign here:

Date D D / M M / 2 0 Y Y

Date D D / M M / 2 0 Y Y

On completion please mail this form to: **Media Super, Locked Bag 5056, PARRAMATTA NSW 2124**