

# CATHOLIC SUPER

## Direct Debit Request form



**Address:** GPO Box 180 Melbourne VIC 3001

**Phone:** 1300 655 002 **Fax:** (03) 9934 3465 **Email:** info@csf.com.au **Internet:** www.csf.com.au

Please use **BLOCK** letters and black ink when completing this form. This request will be invalid if unsigned.

**Before you complete this Catholic Super Direct Debit Request form, check with your financial institution to make sure this facility is available. Note that Direct Debits are not available from all accounts. Please keep a copy of this document for future reference.**

### Section 1: Your personal details

Catholic Super Member Number	Date of Birth (dd/mm/yyyy)	
<input type="text"/>	<input type="text"/>	
Mr/Mrs/Ms/Miss	Surname	
<input type="text"/>	<input type="text"/>	
Given Names		
<input type="text"/>		
Telephone (Business hours)	(Mobile)	
<input type="text"/>	<input type="text"/>	
Email		
<input type="text"/>		
Street Number / PO Box	Street Name	
<input type="text"/>	<input type="text"/>	
Suburb / Town	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Tax File Number	From 1 July 2007, Catholic Super is prohibited by government legislation from accepting any voluntary contributions unless we have your TFN. If you wish to make a voluntary contribution, you must therefore provide us with your TFN.	
<input type="text"/>		

### Section 2: Payment details *(All account holders must sign the authorisation)*

Bank/financial institution name			
<input type="text"/>			
Street Number / PO Box	Street Name		
<input type="text"/>	<input type="text"/>		
Suburb / Town	State	Postcode	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Name of account to be debited			
<input type="text"/>			
BSB number	Account number		
<input type="text"/>	<input type="text"/>		
Amount to be debited monthly	(mm/yyyy)		
\$ <input type="text"/>	deducted on the 20th of each month	<input type="text"/>	<input type="text"/>

### Section 3: Authorisation (You must sign and date this form)

Until I give further notice in writing, I authorise Catholic Super to debit my account at the financial institution identified on previous page, any amount which Catholic Super may debit or charge me through the direct debit system. I agree to meet any bank charges resulting from my use of the direct debit system. I understand and acknowledge that:

- the financial institution may, in its absolute discretion, determine the order of priority of payment by it 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, terminate this request as to future debits, and
- the user may, by prior arrangement and advice to me, vary the amount of frequency of future debits.

#### Privacy

In completing this form:

- I confirm that I have read the Catholic Super Privacy Statement, understand how Catholic Super intends to handle my personal information and that my personal information will be used only for the purposes specified.
- I consent to the use and disclosure of my personal information to implement my direct debit request.

(If you have any questions about your rights under the privacy legislation, please call us on 1300 655 002.)

#### Applicant's signature



Date (dd/mm/yyyy)

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#### Co-account Holder's signature



Date (dd/mm/yyyy)

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#### Important information

Direct Debit is an easy way to pay your superannuation contributions to Catholic Super. You can use the Direct Debit facility through your bank or other financial institution. Please check with your financial institution to make sure this facility is available. The benefits in using the Direct Debit facility are:

- it is a fast and accurate way to pay your contributions to your member account
- you will save time and money on posting
- you will no longer need to send cheques.

#### Maximum amount of member voluntary contributions

From 1 July 2007, the Government has imposed an annual cap of \$150,000, or \$450,000 per three-year period for members aged under 65. If your voluntary contributions exceed the cap in any one year we will, generally, accept them but the Tax Office will levy tax on the excess amount over the cap at the highest marginal rate\*. (We are not permitted to accept any one contribution exceeding the cap.)

If you are over 65 at the time of making the contribution we are not permitted to accept voluntary contributions above \$150,000 in any financial year. Any amount above the cap will be returned to you.

If you are aged over 75 you are not permitted to contribute to your superannuation fund but your benefit can remain in the fund and continue to grow.

There are limited circumstances where certain types of contributions above the cap may be permitted without additional tax being levied.

\* plus Medicare levy

#### Direct Debit Request Service Agreement

##### Why an agreement?

Through the Direct Debit Request (DDR) you are allowing us to debit amounts from your bank\* account. The amount we will debit from your account depends on the instructions to us via the DDR form or any changes appropriately notified to us.

##### If Catholic Super wants to change this agreement.

We will notify you 14 days before making any changes to this agreement.

##### If you want to change your direct debit or make an enquiry.

Please contact Catholic Super if you wish to:

- delay or change your Direct Debit (you need to advise us at least three business days before the date we will debit your bank account),
- cancel the DDR - (you need to advise us at least three business days before the date we will debit your bank account). or
- dispute a debit that has been made from your bank account – we will respond to your dispute within five business days.

##### Due date for Direct Debits, weekends and public holidays

Your account will be debited as per the amount instructed by you, on the 20th of each month. When the due date (i.e. 20th of the month) falls on a weekend or public holiday, your account will be debited the next business day.

##### Make sure you have enough money in your bank account.

You should make sure that you always have enough cleared funds in your account (by the due date) for us to debit your account. If there isn't enough money (i.e. cleared funds) in your account, we will still make the debit. But if your bank dishonours the debit we may pass on to you any dishonour fees and/or any costs incurred by Catholic Super.

##### Confidentiality.

We will keep your bank account details confidential except when a court order applies, if Catholic Super's bank requires information about your account, or if you give us permission to reveal your bank details.

##### Check that you give us your correct details.

Before completing the form please check that:

- your nominated bank account permits direct debiting (as some accounts do not), and
- the account number you give us is correct.

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