



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, how often and the date we will debit your account depends on what you instructed us to do.

If SMART wants to change this agreement

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

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

Please contact our customer service staff (see details below) if you wish to:

- delay or change your direct debit - you need to advise us at least ten days before the date we will debit your bank account or;
- cancel the DDR - you need to advise us at least three days before the date we will debit your bank account.
- dispute a debit that has been made from your bank account - SMART will respond to your dispute within five business days.

Weekends and public holidays

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

Make sure you have enough money in your account

You should make sure that you always have enough cleared funds in your account for us to debit your account.

If there isn't enough money (that is, 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 SMART.

Confidential

We will keep your bank account details confidential except when a court order applies, if SMART's bank needs 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 SMART Direct Debit Request, please check with your bank that:

- your bank account accepts direct debiting as some accounts don't; and
- the 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.*

Bank Accounts and Building Society accounts can be nominated.

Credit Union accounts cannot be nominated. This facility is not available for such accounts.

BSB Number – Identifies the Bank/State/Branch at which your account is held. Please contact your bank or building society if you are not sure of this number.

Account Number – Your bank or building society account number.

Membership Number – Your membership number in the superannuation plan.

Conditions of use

To cancel or alter your direct debit, you must write to the plan administrator giving details. There must be enough money in the account on each day you have nominated for a deduction to occur.

If the deduction is dishonoured three times, this facility will cease immediately. A dishonour means that the deduction could not be made because there was not enough money in the nominated account.

If all your superannuation benefit is paid from the plan this deduction facility will cease automatically. If the plan is advised of a dishonour after all your superannuation benefit is paid out, you are liable to repay the dishonoured amount to the plan.

Direct debit will cease automatically at the age of 65. Under current Government legislation, personal contributions cannot be accepted past the age of 65.

This deduction facility will cease two years after the date you become unemployed.

Our customer service staff can be contacted between the hours of 8:30am and 5:00pm EST as follows:

Freecall **1800 802 800** • Fax (07) 3013 8898