



# Superannuation

# Regular Investment Facility Details Form



Please note: do not use photocopies of this form as it contains unique routing and tracking information that assists MLC in the timely processing of your application.

MLC Nominees Pty Limited  
ABN 93 002 814 959  
AFSL 230702 RSE L0002998

MLC Limited  
ABN 90 000 000 402  
AFSL 230694

The Universal Super Scheme R1056778  
Superannuation Fund Number 281 440 944

## YOUR ACCOUNT DETAILS

1 Please select your MLC MasterKey product:

- MLC MasterKey Super / Super Fundamentals
- MLC MasterKey Superannuation (Gold Star / Five Star)

2 Account Number

3 MLC MasterKey Customer Number (if known)

4 Surname (Family name) (PLEASE PRINT)

Given name(s) (PLEASE PRINT)

5 Tax File Number (TFN) Details

Do you wish to quote your Tax File Number?

No

Yes  Enter your Tax File Number below

Tax File Number

Please note that where a valid TFN has not been provided, personal contributions will be rejected, and additional tax will apply to employer contributions.

## YOUR INVESTMENT FACILITY

### (MLC MASTERKEY SUPERANNUATION GOLD STAR / FIVE STAR)

6 What do you wish to change?

- My financial institution account details. **Go to Question 7.**
- My current regular investment amount. **Go to Question 8.**

7 Please complete the following details of your financial institution account if you wish to make a regular contribution.

Name of financial institution

Name of account to be debited

BSB number

   -   

Account number

8 Please specify the type and amount of contributions you will be making and indicate the preferred drawdown date.

Personal

Employer (incl. salary sacrifice)

Please note spouse contributions are not available via direct debit.

Preferred drawdown date for the month.

 5<sup>th</sup>  10<sup>th</sup>  15<sup>th</sup>  17<sup>th</sup>  20<sup>th</sup>  25<sup>th</sup>

I/We have read the Direct Debit Request Service Agreement on page 3 of this form and agree to the terms and conditions applicable.

Signature of financial institution account holder(s)

 Date / /
 Date / /

**YOUR INVESTMENT FACILITY (MASTERKEY SUPER AND MASTERKEY SUPER FUNDAMENTALS ACCOUNTS ONLY)**

**9** Please complete these details if you wish to make regular or one-off contributions via direct debit from your financial institution account(s), or if you wish to change your current financial institution account details.

**PLEASE NOTE:**

- **A valid TFN must be provided (see Question 5).**
- You cannot split the payment of a contribution (eg personal) across 2 accounts.
- You can only select **one** financial institution account to make one-off contributions.
- Telephone withdrawals will be activated using the financial institution details outlined in account one. This can be changed at anytime.

**ACCOUNT ONE**

Name of financial institution

Name of account to be debited

BSB number

   -   

Account number

Please specify the type and amount of contribution(s) you want to be drawn from this financial institution account. Please note that you can select more than one.

Personal

\$

Employer (including salary sacrifice)

\$

Spouse

\$

Please specify the contribution to be made from this bank account

- Regular contributions
- This cancels any previous nominations
- This is additional to my previous nomination
- One-off contribution (This cancels any previous nominations)

Please indicate the preferred frequency of your regular contribution(s). If this is not specified, the frequency of monthly will be applied.

- Weekly  Fortnightly
- Monthly  Quarterly

Date commencing<sup>1</sup>  /  /

<sup>1</sup> If your request is not processed in time to meet this date the same date will be used for the following month's debit of your account.

I/We have read the Direct Debit Request Service Agreement on page 3 of this form and agree to its terms and conditions.

Signature of financial institution account holder(s)

Date / /

Date / /

**ACCOUNT TWO**

Name of financial institution

Name of account to be debited

BSB number

   -   

Account number

Please specify the type and amount of contribution(s) you want to be drawn from this financial institution account. Please note that you can select more than one.

Personal

\$

Employer (including salary sacrifice)

\$

Spouse

\$

Please specify the contribution to be made from this bank account

- Regular contributions
- This cancels any previous nominations
- This is additional to my previous nomination
- One-off contribution (This cancels any previous nominations)

Please indicate the preferred frequency of your regular contribution(s). If this is not specified, the frequency of monthly will be applied.

- Weekly  Fortnightly
- Monthly  Quarterly

Date commencing<sup>1</sup>  /  /

<sup>1</sup> If your request is not processed in time to meet this date the same date will be used for the following month's debit of your account.

I/We have read the Direct Debit Request Service Agreement on page 3 of this form and agree to its terms and conditions.

Signature of financial institution account holder(s)

Date / /

Date / /

## YOUR CREDIT CARD INVESTMENT FACILITY (ALL PRODUCTS)

- 10** If you wish to update or provide your credit card details, please complete this section and nominate the MLC MasterKey account(s) you would like contributions made to.

MLC Account number(s)


I, (Cardholder name)

request MLC Nominees Pty Limited (ABN 93 002 814 959) to deduct contributions from my credit card or any replacement/substituted card and apply to my MLC MasterKey Account.

Bankcard

Mastercard


Visa

Card number


Expiry date

Name as it appears on the card

Signature of cardholder

	Date / /
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Please note that contributions by credit card are only available on a 'one-off' basis for MLC MasterKey Super / Super Fundamentals accounts.


**A valid TFN must be held on the account (see Question 5).**

## DIRECT DEBIT REQUEST SERVICE AGREEMENT

I/We have read the Direct Debit Request Service Agreement on this page of this form and agree to the terms and conditions applicable.

Signature of financial institution account holder(s)

	Date / /
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	Date / /
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## Direct Debit Request Service Agreement

This Direct Debit Request ('DDR') Service Agreement is issued by MLC Nominees Pty Limited (ABN 93 002 814 959), MLC Limited (ABN 90 000 000 402), MLC Investments Limited (ABN 30 002 641 661).

This Service Agreement and the Schedule contain the terms and conditions on which you authorise MLC to debit money from your account and the obligations of MLC and you under this agreement. You should read through the Service Agreement and Schedule carefully to ensure you understand these terms and conditions before signing the Schedule.

You should direct all enquiries about your direct debit to the MasterKey Service Centre on **132 652** between 8 am and 6 pm (Sydney time) on any business day.

### 1 Our commitment to you

MLC will give you at least **14 days** notice in writing if there are changes to the terms of the drawing arrangements (except where you have nominated automatic increases).

MLC will keep the details of your nominated financial institution account confidential, except where provided to MLC's financial institution or as it requires for the purposes of conducting direct debits with your financial institution.

Where the due date is not a business day, MLC will draw from your nominated financial institution account on the business day before or after the due date in accordance with the terms and conditions of your MLC account.

### 2 Your commitment to us

It is your responsibility to:

- ensure your nominated account can accept direct debits;
- ensure there are sufficient funds available in the nominated account to meet each drawing on the due date;
- advise us if the nominated account is transferred or closed, or the account details change. MLC requires a minimum of **7 working days** notice of change for banks and **21 days** for Building Societies;
- arrange an alternate payment method acceptable to MLC if MLC cancels the drawing arrangements;
- ensure that all account holders on the nominated financial institution account sign the DDR Schedule.

### 3 Your rights

You should contact MLC if you wish to alter the drawing arrangements.

This includes:

- stopping an individual drawing;
- deferring a drawing;
- suspending future drawings;
- altering the Schedule;
- cancelling the Schedule.

Where you consider that a drawing has been initiated incorrectly, you should firstly contact the MasterKey Service Centre on **132 652**.

If we cannot resolve your complaint over the phone, please write to us. Your correspondence should be addressed to:

*The Manager  
MLC Complaint Resolutions  
PO Box 1086  
NORTH SYDNEY NSW 2059*

Please mark the envelope 'Notice of complaint'.

We will make every effort to resolve your complaint as quickly as possible. If there is anything that may prevent this from happening, we will notify you.

#### 4 Other information

The details of your drawing arrangements are contained in the DDR Schedule Agreement and the Schedule.

MLC reserves the right to cancel drawing arrangements if drawings are dishonoured by your financial institution.

If your account dishonours, your financial institution may charge you a fee. MLC will not charge you for any dishonours.

Your drawing arrangements are also governed by the terms and conditions of your MLC account.

## Telephone and Fax Service

A telephone and fax service is available which allows you to perform a number of functions in relation to your account with MLC Nominees Pty Limited ('the Trustee').

If you use the Telephone and fax Service ('the Service'), you agree to be bound by the following terms and conditions for use of the Service:

### 1 Security

- a) Where you telephone MLC on **132 652** (the specified Service telephone number) and:
  - request a function provided by the Service; and
  - correctly identify the title and account number of the investment; and
  - comply with any other security procedures which may be instituted by MLC from time to time, MLC shall process the function in accordance with the terms of the account.
- b) The telephone conversations are electronically recorded without further notice. Use of the Service by any person is made with the knowledge that the communication is recorded.

### 2 Withdrawals

- a) Requests for redemptions can be made by telephone subject to regulatory requirements.
- b) Proceeds from a request under 2(a) can only be paid to an account previously nominated by you, the details of which have been received by MLC in writing.
- c) Redemption requests received by the MasterKey Service Centre by 3 pm (Sydney time) on any business day, will be processed using the unit price that will be declared for that business day. Requests received after 3 pm (Sydney time) will be processed using the unit price that will be declared for the next business day.

### 3 Switching

- a) Requests for switching may be made by telephone and will be treated as a request to sell units in the investment fund(s) nominated and buy units of any other nominated investment fund or funds subject to and in accordance with the terms and conditions of your account.
- b) Requests for switching that are received by the MasterKey Service Centre by 3 pm (Sydney time) on any business day will be processed using the unit price that will be declared for that business day. Requests received after 3 pm (Sydney time) will be processed using the unit price that will be declared for the next business day.
- c) You must ensure that you understand the investment risks associated with switching investment funds. It is important that you have read and understood the relevant information in the latest MLC MasterKey Product Disclosure Statement or Annual Report prior to requesting a switch.

#### 4 Regular monthly contributions

- a) Requests for varying your regular monthly direct debit contributions may be made by telephone.
- b) Requests to re-establish regular contributions to your account, that were previously suspended, may be made by telephone.
- c) The minimum amount to be drawn each month is \$100 for MLC MasterKey Superannuation.

#### 5 Change of nominated financial institution account details

You may change your nominated financial institution account details provided you have an existing Direct Debit Request ('DDR') Service Agreement with MLC. The following conditions apply:

- a) The new bank account must be in the same name as your MLC MasterKey account.
- b) The new account cannot be a credit or debit card account.

#### 6 General

- a) Where a request is made under the Service, the Trustee and you both waive the requirements for notice in writing of the request (subject to any regulatory requirements).
- b) MLC may cancel or vary the terms of the Service by notice to you of such cancellation or variation. You are deemed to have agreed to the varied terms by continuing to use the Service.
- c) You release, discharge and agree to indemnify MLC and the Trustee from and against all actions, proceedings, accounts, claims, demands and losses which you may suffer or may be brought against them in respect of any use or purported use of this Service by you.
- d) The release discharge and indemnity contained in paragraph 6(c) shall operate (without limitation) where any payment is made to any person or any action is taken by MLC or the Trustee following a request contemplated by this Service whether made with or without your knowledge or authority.
- e) If you make a written request for a switch or redemption the same rules apply as if the request was made by telephone.

## How to contact us

### MasterKey Service Centre

If you have any questions, please contact your financial adviser, or the MasterKey Service Centre on **132 652** any business day between **8 am** and **6 pm** (Sydney time).

For more details on MLC's range of products and service visit **mlc.com.au**

### Send your completed, signed and dated form to:

MLC MasterKey  
PO Box 1315  
North Sydney NSW 2059