

Direct debit request

Information sheet

When to use this form

Use this form to set up, change or cancel a regular direct debit payment from your bank (or other) account. You can also use this form to make an additional contribution to your account/plan.

Note: You can also have your direct debit request actioned over the phone by calling Resolution Life on 133 731.

Direct debit service agreement

The following terms will apply to any direct debit that you, your spouse or your employer set up to make contributions by a direct debit request.

Before you request a direct debit arrangement, you must confirm that the account you want to nominate can have direct debit (eg some passbook savings accounts cannot have direct debit). To find out if National Mutual Retirement Fund (NMRF) can debit from your account, contact your financial institution.

Please double-check the account details you provide by comparing them with a recent statement from your financial institution.

This agreement allows NMRF to deduct from your nominated account the amount and at the frequency you request.

If ETSL or Resolution Life, not NMRF wants to change this agreement, it will notify you 14 days in advance of any change. If you disagree with this change, please notify ETSL or Resolution Life, not NMRF within these 14 days.

ETSL or Resolution Life will keep your financial details confidential. However, it will disclose these details:

- if you give permission
- if a court order applies
- to settle a claim
- if Resolution Life or ETSL financial institution needs information.

Note: If the due date is on a weekend or public holiday, your payment will be processed on the next business day.

Providing your Tax File Number (TFN)

Your direct debit authority may not be created if a valid TFN has not been provided.

- If you have not provided a valid TFN, your personal member or spouse (non-concessional) direct debit contributions request will be suspended until we have received a valid TFN.
- Your member or spouse (non-concessional) direct debit contributions will commence 3 days after we receive a valid TFN.
- If you wish to make a personal contribution on which you intend to claim a tax deduction, you need to provide your TFN before making the contribution.

To provide your TFN, log into your account at resolutionlife.com.au and complete the online **TFN notification form**.

Your direct debit authority may not be created if you are no longer eligible to make personal member contributions or if your spouse is no longer eligible to have spouse contributions made to their account (ie if you are making spouse contributions). Please refer to the **product disclosure statement** for further details on eligibility to contribute.

Your responsibility to NMRF

It is your responsibility to ensure that sufficient cleared funds are available in your account on the due date for payment to permit processing of the direct debit request.

If there are not sufficient funds and your financial institution dishonours the payment, any charges incurred by your financial institution and/or ETSL or Resolution Life may be debited from your account or recovered.

It is your responsibility to ensure that the authorisation given to ETSL or Resolution Life to draw on your financial institution account is consistent with the account authority or signing instructions held by your financial institution for that account.

You indemnify us against all losses, costs, damages and liabilities that we suffer as a result of you breaching this agreement, or providing us with an invalid or non-binding direct debit request addressed to us.

Changes to your agreement

If you want to change or cancel this agreement or dispute a debit, go to resolutionlife.com.au and log into your account or contact Resolution Life on 133 731.

You can also call us if you want to:

- change this agreement—for example:
 - the amount you pay
 - how often you pay
 - your account number
 - deferring payment due to unforeseen circumstances.

Note: Any change request must be received by Resolution Life or ETSL at least 3 business days before the changes take effect.

- cancel this agreement or an individual payment—this request must be received by NMRF at least 3 days before the changes take effect
- dispute a debit that has been made from your account / plan—Resolution Life or ETSL will respond to your initial dispute within 5 business days.

Important: If you believe that a direct debit has not been correctly processed, you should contact us immediately on 133 731.

Additional direct debit

You, your spouse or your employer can request us to transfer additional amounts from your, your spouse's or your employer's bank account. Additional direct debits are not an automatic periodical deduction of a fixed amount. Debits from your, your spouse's or your employer's bank account will only occur each time you, your spouse or your employer instruct us.

Spouse direct debit arrangements

If your spouse sets up a direct debit arrangement to pay spouse contributions to your account:

- all information about your spouse's direct debit arrangement will be sent to you as the member (rather than your spouse) using the contact address you have given us
- your spouse must agree to the terms of the **direct debit service agreement**
- your spouse should contact us directly if they wish to vary or cancel their direct debit arrangement
- your spouse must consent to us using their personal information in accordance with the **privacy policy**.

Note: In this policy, 'you' and 'your' refers to your spouse, and not you as a member.

Privacy policy

The privacy of your personal information is important to us.

We collect and hold personal information about you so we can provide you with financial products and services and assist you with your ongoing financial needs. If we do not collect this information, we may not be able to provide you with these products and services. We may also use your personal information for other purposes, such as enhancing our customer service and product options, and to inform you of opportunities which may be beneficial to you via direct marketing. Please contact us if you do not want to receive this information.

We may disclose your personal and sensitive information to others with whom we have business arrangements and may include the Trustee (or ETSL), insurers, reinsurers, service providers we engage to provide us with services, or advisers. Some of these third parties may be located outside the country of collection such as New Zealand, India, Taiwan, Bermuda, and the United States of America. A list of countries where these providers are likely to be located can be accessed via our privacy policy.

We may also disclose personal information to your spouse, your spouse's (or spouse's employer's) financial adviser or broker (if any), anyone you have authorised or if required by law, courts, tribunals and disputes resolution bodies, government agencies, and other bodies we are required to provide information to under the law.

You can seek access to and correct your personal information by contacting us. You may not access or correct personal information of others unless you have been authorised by them or are authorised under law or they are your dependants.

For more information about our handling of personal and sensitive information, including further details about access, correction and complaints, please see our privacy policy (available at resolutionlife.com.au/privacy) or by contacting us.

Suspension and recommencement of a direct debit for regular contributions for members aged 75 and over

If you are aged 75 or over, you can no longer make non-mandated contributions into superannuation, however, employer contributions can continue as per normal.

For more details about the contribution rules, refer to the **product disclosure statement (PDS)** or **fact sheets** for your product. Or you can visit resolutionlife.com.au and search for **super contribution rules when you're 75 or over**.

Please keep this information sheet for your records—
don't return it with your completed form(s).

What you need to know

Resolution Life Australasia Limited ABN 84 079 300 379, AFSL No. 233671 (Resolution Life) is the issuer of your product.

The information contained in this statement is factual information only and it does not contain any financial product advice or make any recommendations about a financial product or service being right for you. Resolution Life is part of the Resolution Life Group and can be contacted via resolutionlife.com.au/contact-us or by calling 133 731.

Direct debit request

Use this form to set up, change or cancel a regular direct debit payment. You can also use this form to make an additional contribution. Refer to the **direct debit request information sheet** for further information on direct debit requests.

Please print in CAPITAL LETTERS and place a cross in any applicable boxes.

1. Direct debit options

What do you want to do?

<input type="checkbox"/> Set up a new direct debit arrangement	> Complete sections 1, 2, 3, 4, 5 or 6, 7 and 8.
<input type="checkbox"/> Change an existing direct debit arrangement	> Complete sections 1, 2, 3, 4, 5 or 6, 7 and 8.
<input type="checkbox"/> Cancel an existing direct debit arrangement	> Complete sections 1, 2, 7 and 8.

2. Personal details

Account number Product type

Title Date of birth

Surname

Given name(s)

Residential address

Suburb State Postcode

Contact phone number Mobile number

Email address

Tax File Number (TFN)

! You may not be able to make certain types of contributions if you have not provided your TFN. Refer to the **direct debit request information sheet** for further details.

3. Contribution details

Regular contributions

! If you choose to apply Consumer Price Index (CPI), your contributions will increase each year in line with any increase in the CPI.

Member contributions

Apply CPI?

Frequency

Monthly Quarterly Half-yearly Yearly

Date to start direct debit

Spouse contributions

Apply CPI?

Frequency

Monthly Quarterly Half-yearly Yearly

Date to start direct debit

¹ Refer to <https://resolutionlife.com.au/superannuation> for your eligibility Issue date: 1 July.

3. Contribution details continued

Employer contributions (if applicable)

Employer name

Employer number

Employer amount

Apply CPI?

 \$

Salary sacrifice amount

Apply CPI?

 \$

Member amount

Apply CPI?

 \$

Frequency

Monthly Quarterly Half-yearly Yearly

Date to start direct debit

 DDMMYY

Additional (one-off) contributions

Member contribution

 \$

Spouse contribution

 \$

4. Australian bank account details

! We can only set up a direct debit with an Australian bank account.

Name of financial institution

Address of financial institution

Name of account holder

BSB number

Account number

5. Credit card details

! Contributions paid by a credit card may incur a processing fee of 0.88% of each contribution amount (plus GST) applied by Resolution Life or ETSL (as the Merchant).

Type of card

Card expiry date

Visa Mastercard

 MMYY

5. Credit card details continued

Credit card number

Name on card

6. Authorisation and signature

Authorisation:

- I have read and understood the information provided on the **direct debit request information sheet**.
- I have read and agree to the terms of the **direct debit service agreement**.
- I request Resolution Life or ETSL to debit my account as outlined above, until further notice.

Account holder 1

Signature of account holder 1

Date

 DDMMYY

Account holder 2 (if applicable)

Signature of account holder 2

Date

 DDMMYY

7. Checklist

- Have you completed all relevant sections of this form?
- Have you (and any joint account holder) signed this form where indicated?
- If you are setting up a new direct debit agreement or changing an existing direct debit agreement, have you completed section 3 for either regular contributions or additional contributions?
- If you are setting up a new direct debit agreement or changing an existing direct debit agreement, have you completed either section 4 or section 5 to advise Resolution Life which account is to be debited?

Where to send this form

Mail or email this completed form to:

Resolution Life Customer Service
GPO Box 5441
Sydney NSW 2001
askus@resolutionlife.com.au

Any questions?
133 731

What you need to know

Resolution Life Australasia Limited ABN 84 079 300 379, AFSL No. 233671 (Resolution Life) is the issuer of your product.

The information contained in this statement is factual information only and it does not contain any financial product advice or make any recommendations about a financial product or service being right for you. Resolution Life is part of the Resolution Life Group and can be contacted via resolutionlife.com.au/contact-us or by calling 133 731.