

**SUPERANNUATION**

# ARC MASTER TRUST Additional Contribution and Direct Debit Form

Dated 1 July 2009  
TOWER Australian Superannuation Limited  
ABN 69 003 059 407 AFSL No. 237851  
TOWER Master Fund ABN 20 891 605 180

The ARC Corporate Plan       The ARC Personal Plan

## 1. PERSONAL DETAILS

**Member number**

**Name**    Title     Surname

            Given name(s)

**Date of birth**  /  /

**Address**    Street address

                 Suburb     State     Postcode

**Contact details**

            Home     Business

            Mobile     Email

## 2. REQUEST TO MAKE ADDITIONAL CONTRIBUTIONS

I am eligible to make personal or salary sacrifice contributions because:

- I am under 65 years of age.
- I am aged 65 to 74 and have been gainfully employed for at least 40 hours in a period of not more than 30 consecutive days during the financial year.
- Other contribution

	<b>Additional one-off contributions</b> Additional one-off contributions may be made via cheque or BPAY®.	<b>Regular contributions</b> Regular contributions may be made monthly, quarterly, half-yearly or yearly via direct debit. Please also complete section 3 to set up regular contributions.	<b>Method of payment</b> (If direct debit is selected please also complete section 3)
Personal contribution	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Direct debit <input type="checkbox"/> Cheque <input type="checkbox"/> BPAY*
Employer contribution (including salary sacrifice)	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Direct debit <input type="checkbox"/> Cheque <input type="checkbox"/> BPAY*
Spouse contribution	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/> Direct debit <input type="checkbox"/> Cheque <input type="checkbox"/> BPAY*

\*When using BPAY, you will need the following information:  
 • Biller Code 293357 (for Employer contributions)  
 • Biller Code 116947 (for Salary Sacrifice contributions)  
 • Biller Code 116954 (for personal contributions)  
 • BPAY Customer Reference Number (if you do not have your Customer Reference Number please call us on 1800 101 014).

## 2. REQUEST TO MAKE ADDITIONAL CONTRIBUTIONS CONTINUED

### Contribution Limits

Though not law at the production date of this document, the Government has announced in the 2009 Budget that the following **concessional contributions** caps will apply from the 2009/2010 year onward:

- \$25,000 annually for those under age 50
- \$50,000 annually for those over age 50 until 30 June 2012

**Non-concessional contributions** made to superannuation will be capped at \$150,000 for the 2009/2010 financial year, and this cap may be subject to change in future years. In addition, people under 65 years of age will be able to bring forward two years of contributions, enabling \$450,000 to be contributed in one year, with no further contributions in the next two years. Exemptions to the non-concessional cap are government co-contributions, proceeds from sales of small businesses, and payments that relate to structured settlements or orders for personal injuries.

Please contact us for more information or you can check with the Australian Taxation Office (ATO) on 13 10 20 or at [www.ato.gov.au](http://www.ato.gov.au)

Contributions in excess of the above limits may still be accepted by the Fund but will effectively be taxed at the highest marginal tax rate.

## 3. DIRECT DEBIT ACCOUNT DETAILS

The following account will be debited for your superannuation contributions:

Name of financial institution	<input type="text"/>					
Branch name and address	<input type="text"/>					
BSB	<input type="text"/>	Account Number	<input type="text"/>			
Account name	<input type="text"/>					
Direct debit frequency	<input type="checkbox"/> Additional one-off	<input type="checkbox"/> Monthly (default)	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Half-Yearly	<input type="checkbox"/> Yearly	Please note that the 9% SG contributions must be paid at least quarterly.
Direct debit day	<input type="checkbox"/> 1st	<input type="checkbox"/> 8th	<input type="checkbox"/> 15th (default)	<input type="checkbox"/> 22nd		

By filling out this form, you will be deemed to have agreed to the terms and conditions attached. This form and those conditions will be deemed to be the Direct Debit Request Service Level Agreement between you and TOWER Australia Limited (TOWER) for the purposes of the Direct Debit System. If in doubt as to whether your financial institution operates Direct Debit, contact TOWER or your financial institution.

I/We request and authorise TOWER Australia Limited ABN 70 050 109 450 (Direct Debit System User Identification Number 245397) until further notice in writing from me/us, to instruct the institution (details of which appear above) to debit my/our account (details of which appear above) with all amounts payable by me/us periodically under the policy/ies listed above on the day on which each payment is due through the Direct Debit System.

I/We understand and acknowledge:

- the terms and conditions attached to this form relating to the Direct Debit System, and agree that this Direct Debit Request and those terms and conditions will be deemed to be the Direct Debit Request Service Agreement between me/us and TOWER for the purposes of the Direct Debit System
- that TOWER may, in its absolute discretion, by notice in writing to me/us of no less than 14 calendar days:
  - (a) terminate this Direct Debit Request as to future debits; or
  - (b) vary the amount or frequency of future debits.

Account holder(s) signature(s)	<input checked="" type="checkbox"/>	Date	<input type="text"/>
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If the nominated account is a company account, signatories must indicate their correct capacity.

Director  Sole director  company Secretary

Name

Account holder(s) signature(s)	<input checked="" type="checkbox"/>	Date	<input type="text"/>
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If the nominated account is a company account, signatories must indicate their correct capacity.

Director  Company Secretary

Name

## 4. MEMBER DECLARATION

Please read the following acknowledgements and declarations carefully and sign at the bottom of this section.

By signing this Form, I:

- acknowledge that this additional contribution arrangement and/or direct debit arrangement is governed by the terms of ARC Master Trust Product Disclosure Statement (PDS) and the terms in the Trust Deed, each as amended from time to time.
- declare that the details given on this Form are correct.
- declare that I have read and understood the privacy information available on our website at [www.arcmt.com.au](http://www.arcmt.com.au) or in the ARC PDS. The PDS can be downloaded from the website or call us for a copy.

Member signature

X

Date

/ /

## 5. DIRECT DEBIT TERMS AND CONDITIONS

### 1. The Direct Debit System

1.1 TOWER is a Debit User under the Direct Debit System and has entered into a Debit User agreement with certain banks. Accordingly, the bank has agreed to sponsor TOWER in an electronic payments clearing system for the purposes of direct debit drawings provided you have authorised TOWER to do so under the Direct Debit Request.

### 2. Your authority to TOWER

- 2.1 You acknowledge that by signing the Direct Debit Request, you have requested, authorised and given your consent to TOWER to debit your account.
- 2.2 TOWER will not be obliged to effect a Direct Debit drawing if the information on the Direct Debit Request is incomplete and/or inaccurate.
- 2.3 All your instructions in relation to the Direct Debit Request must be given to TOWER and not to the Bank.

### 3. direct debit Request service Agreement

- 3.1 By signing the Direct Debit Request you:
- Have agreed to these terms and conditions
  - Acknowledge that the signed Direct Debit Request and these terms and conditions will together form the Direct Debit Request Service Agreement.

### 4. Procedures

- 4.1 TOWER will issue instructions to the Bank to debit your Account on the date, with the Payment Amount and for the Frequency nominated until you inform TOWER otherwise.
- 4.2 TOWER's instructions to the bank will be immediate and irrevocable and means that you must exercise care when you complete the Direct Debit Request.
- 4.3 If the day nominated in the Direct Debit Request is not a Banking Business Day, the drawing will occur on the next business day.

### 5. Your Account

- 5.1 You will ensure that your Account can accept Direct Debit drawings.
- 5.2 You will ensure that your Account has sufficient clear funds to cover the Direct Debit drawing for the Payment Amount on the dates on which the Direct Debit drawings are made. If your Account does not have sufficient clear funds, TOWER may issue instructions to the Bank for the Direct Debit drawing of the Payment Amount as soon as your Account has sufficient clear funds or seek payment from you separately.
- 5.3 If TOWER is informed by the Bank that a Direct Debit drawing cannot be made from your Account for any reason whatsoever, you can either make a payment of the amount due to TOWER separately or TOWER in their discretion will debit your account for the arrears. No action or inaction by TOWER will operate as a waiver of your obligation to make a relevant payment to TOWER.
- 5.4 The bank may collect fees and charges including fees and charges for dishonoured direct debit drawings in relation to your Account. Such fees and charges are subject to the terms and conditions relating to your account as established by the Bank. Information on all fees and charges should be requested from the Bank.

### 6. Variation and Termination of your Authority

- 6.1 You may vary any of the Direct Debit arrangements as set out in the Direct Debit Request (whether it is to stop, cancel or suspend those arrangements) by providing instructions in writing to TOWER at least 5 business days prior to the date on which the Direct Debit arrangements are to be varied.
- 6.2 TOWER is only obliged to act on any instruction issued to it within 5 business days after the date on which it receives the instruction.
- 6.3 You must inform TOWER of any Direct Debit drawing which has been made from your Account which is not authorised or if there is any mistake in processing any Direct Debit drawing from your Account.
- 6.4 If you discover that the amount TOWER was authorised to draw from your account:
- is greater than the amount due to TOWER, you may contact TOWER for a refund;
  - is less than the amount due to TOWER, you must make a separate payment for the short fall to TOWER. You remain at all times responsible to make full and complete payment of each amount due to TOWER.
- 6.5 You may terminate the authority under the Direct Debit Request at any time by giving written notice to TOWER.
- 6.6 TOWER may terminate your Direct Debit Request by giving written notice to you at the address you have notified to TOWER.

### 7. Variations by TOWER

7.1 TOWER agrees that it will provide notice in writing of no less than 4 calendar days to you if it proposes to vary any of these terms and conditions. Any variation to these terms and conditions will take effect immediately on the date specified in such a notice by TOWER.

### 8. Notices, Queries and problem Resolution

8.1 Any notice or communication in connection with these terms and conditions must be in writing, signed and addressed to:  
ARC Master Trust PO Box 142 Milsons Point NSW 1565  
delivered or posted to the above address, or sent by fax (in a legible form) to the number of the addressee.

## 6. DIRECT DEBIT TERMS AND CONDITIONS CONTINUED

### 9. General Matters

- 9.1 Direct Debit Request Agreement is governed by the laws of New South Wales.
- 9.2 You acknowledge that TOWER (or any person acting on its behalf) has not made any representation or offered other inducement to you to sign the Direct Debit Request.
- 9.3 TOWER will not be liable for: any failure or delay on the part of the Bank in fulfilling an instruction from TOWER for Direct Debit drawing to be made from your Account; indirect, special or consequential loss or damage caused, including negligence; and events beyond TOWER's reasonable control.

### Definitions of terms used

In these terms and conditions:

"Account" means the account from which Direct Debit drawings may be made, details of which you have set out in the Direct Debit Request.

"Bank" means the bank as specified in the Direct Debit Request.

"Banking Business Day" means a day (not being a Saturday or Sunday) on which banks are generally open for business at the place where the Account is held.

"Debit Amount" means the amount set out in the Direct Debit Request, as it may be varied from time to time, which is the amount that TOWER may issue instructions to the Bank to debit from the Account.

"Direct Debit Request" means the form to which these terms and conditions relate and which you have signed, as it may be varied from time to time.

"Direct Debit System" means the system managed by the Australian Payments Clearing Association for direct debit payments.

"Frequency" means the frequency at which the Amount may be debited from the Account as set out in the Direct Debit Request, as it may be varied from time to time.

### Contact us

#### ARC Master Trust Customer Service Consultants

#### Call 1800 101 014

Monday to Friday 8.30am-5.30pm (EST)

Email: [arcmt@toweraustralia.com.au](mailto:arcmt@toweraustralia.com.au)

Website: [www.arcmt.com.au](http://www.arcmt.com.au)

Please return your completed form and any supporting paperwork to:

ARC Master Trust

PO Box 142

Milsons Point NSW 1565