

## Direct debit and bank account alteration 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,
- alter existing bank account details and
- make an additional ad hoc contribution to an account.

**Note:** You can also action your direct debit request at [northonline.com.au](http://northonline.com.au).

#### 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).

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

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

If we want to change this agreement, it will notify you 14 days in advance of any change. If you disagree with this change, please notify us within these 14 days.

We 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.

**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 three 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.

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 **Disclosure Documents** for further details on eligibility to contribute.

#### Your responsibility

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 North Online may be debited from your account or recovered.

It is your responsibility to ensure that the authorisation given to us 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, visit [northonline.com.au](http://northonline.com.au) or contact North Customer Service on 1800 667 841.

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
- cancel this agreement or an individual payment
- dispute a debit that has been made from your account
- we will respond to your initial dispute within five business days.

**Note:** Any change request must be received at least three business days before the changes take effect.

**Important:** If you believe that a direct debit has not been correctly processed, you should contact us immediately on 1800 676 841.

## Ad hoc direct debit

You, your spouse or your employer can request us to transfer ad hoc amounts from your, your spouse's, or your employer's bank account. Ad hoc 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.

## Privacy policy

We collect and hold personal information to enable us to provide financial products and services to customers, and to help customers with their ongoing financial needs. If we do not collect this information, we may not be able to provide these services and products.

We may also need to collect personal information in order to meet our obligations under various laws.

We may also use personal information for other related purposes such as enhancing our customer service and product options, and informing customers about opportunities which may be of benefit to them through Direct Marketing. Customers can advise us they do not wish to receive this information via our general customer contact channels.

Personal information may be shared with business areas or companies within the AMP group. We may also provide information to local and overseas entities which provide AMP with administrative, financial, research or other services, other insurers and credit providers, financial planners, brokers and other organisations authorised by AMP to assist in reviewing customer needs. In all cases we take steps to make sure your privacy is protected.

We may also disclose personal information to courts, tribunals and disputes resolution bodies, government agencies, and other bodies we are required to provide information to under the law.

The AMP Privacy Policy (available at [amp.com.au](http://amp.com.au)) provides more information about how we manage and protect the personal information we hold about individual. It sets out how you can access and update the information that AMP holds about you, and our processes for resolving privacy related enquiries and complaints.

## For Superannuation accounts (only): 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.

## For Superannuation accounts (only): Suspension and recommencement of a direct debit for regular contributions for members aged 65 and over

If you are aged 65 or over, and you, your spouse or your employer have a direct debit arrangement for regular contributions, this arrangement will be suspended unless we are satisfied that you meet the relevant working requirement or no working requirement applies for that contribution type. If you later tell us that you satisfy the working requirement, we will recommence the direct debit arrangement.

We don't follow-up your employer to make sure they are paying your contributions. If there is a discrepancy, then you should speak to your employer.

You should also check that the amount of Government co-contributions, if any, is correct.

Please retain this information sheet for your records – do not return it with your completed form(s).

## Direct debit and bank account alteration 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** 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 <b>1, 2, 4, 6, 7</b> and <b>8</b> .<br>If you are 65 or over, also complete section 3. |
| <input type="checkbox"/> Change an existing direct debit arrangement | > Complete sections <b>1, 2, 4, 6, 7</b> and <b>8</b> .<br>If you are 65 or over, also complete section 3. |
| <input type="checkbox"/> Cancel an existing direct debit arrangement | > Complete sections <b>1, 2, 6</b> and <b>7</b> .  |
| <input type="checkbox"/> Add a new bank account                      | > Complete sections <b>1, 2, 6, 7</b> and <b>8</b> .   |
| <input type="checkbox"/> Update an existing bank account             | > Complete sections <b>1, 2, 5, 6, 7</b> and <b>8</b> .  |

### 2. Client details

Account number

Title

Date of birth

D	D	M	M	Y	Y	Y	Y
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Tax File Number (TFN)<sup>1</sup>

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Surname

Given name(s)

Residential address

  


Suburb

State

Postcode

Contact phone number

 ( ) 

Mobile number

Employer email address

### 3. Employment status (if you are age 65 or over)

**!** If you are 65 or over, there are restrictions on the types of contributions we can accept. To ensure we meet this requirement, we need to ask members age 65 and over the following question:

**Have you worked for at least 40 hours (in a period of 30 days) in the current financial year?**

- Yes**—I am eligible to continue to make contributions to my superannuation account. I confirm that I will be gainfully employed for at least 40 hours within a period of 30 consecutive days in the current financial year in which the contributions are made.
- No**—I am not eligible to continue to make contributions to my superannuation account.

<sup>1</sup> We may not be able to provide you with services if you have not provided us your TFN.

#### 4. Contribution details

##### Investment deposits

###### Investment deposit

Deposit

\$

##### Superannuation contributions

###### Ad hoc contributions

\$

Frequency

Monthly  Quarterly  Half-yearly  Yearly

Date to start direct debit

DDMMYYYY

###### Personal contributions

\$

Frequency

Monthly  Quarterly  Half-yearly  Yearly

Date to start direct debit

DDMMYYYY

###### Spouse contributions

\$

Frequency

Monthly  Quarterly  Half-yearly  Yearly

Date to start direct debit

DDMMYYYY

###### Other family and friend contributions

\$

Frequency

Monthly  Quarterly  Half-yearly  Yearly

Date to start direct debit

DDMMYYYY

#### Employer contributions

Employer name

Employer number

Superannuation

Guarantee (SGC)

\$

Salary sacrifice amount

\$

Other employer

\$

Employer contribution total

\$

Frequency

Monthly  Quarterly  Half-yearly  Yearly

Date to start direct debit

DDMMYYYY

#### Additional (one-off) contributions

Member contribution

\$

Spouse contribution

\$

#### 5. Update existing bank account

##### Existing bank account

Name of financial institution

Name of account holder

BSB number

□□□□ □□□□

Account number

□□□□□□□□□□□□□□

##### Account update

Name of financial institution

Name of account holder

BSB number

□□□□ □□□□

Account number

□□□□□□□□□□□□□□

## 6. Bank account details

Name of financial institution

Name of account holder

BSB number

Account number

### Client ID requirements

Please complete this section and provide a certified copy of one or more identifying documents as explained in the client identification information.

- I have attached certified copies of my identification documents.

## 7. Authorisation and signature

### Authorisation:

- I have read and understood the information provided on the **Direct debit** information sheet.
- I have read and agree to the terms of the **Direct debit service agreement**.
- I request North Online to debit my account as outlined above, until further notice.

### Account holder 1

Signature of account holder 1

Date

### Account holder 2 (if applicable)

Signature of account holder 2

Date

## 8. 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 4 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 5 or section 6 to advise us which account is to be debited?

## Where to send this form

Mail, fax or email this completed form to:

**North Service Centre**      **Any questions?**  
GPO Box 2915                      1800 667 841  
MELBOURNE VIC 3001  
Fax 1800 071 329  
**northonline.com.au**  
**north@amp.com.au**

## Client identification information

### Important information

This information relates to the requirements for client identification (ID) as governed by the Anti-Money Laundering and Counter Terrorism Financing Act 2006 and related rules and guidance notes issued by AUSTRAC (AML/CTF requirements).

**Please provide one certified document from the list below.**

#### i. Photographic primary ID documents (Provide ONE valid document from this section only)

- Current driver's licence/permit issued by a State or Territory containing a photograph of the person.
- Australian passport (a passport that has expired within the preceding two years is acceptable).
- Card issued under a State or Territory for the purpose of providing a person's age containing a photograph of the person (eg proof of age card).
- Current foreign driver's licence, passport or similar travel document containing the photograph and the signature of the person in whose name the document was issued.<sup>1</sup>
- National identity card issued by a foreign government containing a photograph of the person in whose name the card was issued.<sup>1</sup>

**If you CANNOT provide a document listed above, please provide a certified document from Part ii (a) AND Part ii (b) below.**

#### ii. a. Primary non-photographic ID documents (Provide ONE valid document from this section)

- Birth certificate or birth extract.<sup>1</sup>
- Citizenship certificate issued by the Commonwealth.
- Citizenship certificate issued by a foreign government.<sup>1</sup>
- Pension card issued by Centrelink.
- Health card issued by Centrelink.

**AND**

#### b. Secondary ID documents (Provide ONE valid document from this section)

- A notice issued by the Commonwealth or a State or Territory within the preceding 12 months that records the provision of financial benefits to the individual and contains the individual's name and residential address.

<sup>1</sup> Documents written in a language that is not English must be accompanied by an English translation prepared by an accredited translator.

- A notice issued by the Australian Taxation Office within the preceding 12 months that records a debt payable by the individual to the Commonwealth (or by the Commonwealth to the individual), which contains the individual's name and residential address.
- A notice issued by a local government body or utilities provider within the preceding three months, which records the provision of services to that address or to that person (the document must contain the individual's name and residential address).

If under the age of 18, a notice that:

- was issued to the client by a school principal within the preceding three months, and
- contains the client's name and residential address, and
- records the period of time that the client attended the school.

### **Who can certify client ID documents?**

Under the AML/CTF requirements the following 'authorised individuals' are able to certify documents:

1. a person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described)
2. a judge of a court
3. a magistrate
4. a chief executive officer of a Commonwealth court
5. a registrar or deputy registrar of a court
6. a Justice of the Peace
7. a notary public (for the purposes of the Statutory Declarations Regulations 1993)
8. a police officer
9. an agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
10. a permanent employee of the Australian Postal Corporation with two or more years of continuous service who is employed in an office supplying postal services to the public
11. an Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955)
12. an officer with two or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993)
13. a finance company officer with two or more continuous years of service with one or more finance companies (for the purposes of the Statutory Declaration Regulations 1993)
14. an officer with, or authorised representative of, a holder of an Australian financial services licence, having two or more continuous years of service with one or more licensees, and
15. a member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with two or more years of continuous membership.

### **When certifying documents, the following process must be followed:**

- All copied pages of original documents must be certified.
- The authorised individual must ensure that the original and the copy are identical; then write or stamp on the copied document 'certified true copy'. This must be followed by the date and signature, printed name and qualification of the authorised individual.
- In cases where an extract of a document is photocopied to verify customer ID, the authorised individual should write or stamp 'certified true extract'.
- Documents that are written in a language that is not English must be accompanied by an English translation prepared by an accredited translator.