

Leave without pay arrangements, including Direct Debit Request: Divisions CB, CC or CE



⬇ **You must continue contributing to your Division CB, CC, or CE Defined Benefit account for at least the first 3 months of any period of leave without pay (LWOP). You must provide details to allow direct debit of contributions from your nominated bank account.**

Important: Please provide us with as much information as possible. Please tick box where appropriate. Use **BLOCK** letters and dark ink when completing this form and ensure it is signed and dated.

*DENOTES MANDATORY FIELD.

Member number

1 Personal details

Title	First name*	Middle name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Last name*	Date of birth (DD/MM/YYYY)*	Gender*
<input type="text"/>	<input type="text"/>	<input type="text" value="M"/> <input type="text" value="F"/>
Street Address / PO Box*		
<input type="text"/>		
Suburb/Town*	State*	Postcode*
<input type="text"/>	<input type="text"/>	<input type="text"/>
Home phone number	Daytime phone number*	
<input type="text"/>	<input type="text"/>	
Personal email address	Mobile phone number	
<input type="text"/>	<input type="text"/>	
Note: Where we can, we'll provide your documents, including statements and notices of changes to your account, electronically. We'll email or SMS you when information is ready to view in Member Online . If you would prefer information is posted to you, change your preferences in Member Online , the Australian Retirement Trust app , or by contacting us.		
Residential street address (if the same as above leave blank)*		
<input type="text"/>		
Suburb/Town*	State*	Postcode*
<input type="text"/>	<input type="text"/>	<input type="text"/>

2 Return to work date

Please advise us of the date you plan to return to work (DD/MM/YYYY)

➔ Please continue over page

3 Type and length of leave without pay

You must continue contributing to your Defined Benefit account for at least the first 3 months of any period of LWOP. If your LWOP is longer than 3 months, the contribution rules after the first 3 months depend on your type of LWOP.

Please complete details of your LWOP below.

☐ **LWOP (of any type) for less than 3 months**

☐ **LWOP of a 'prescribed' type for more than 3 months** (select one below).
As a 'prescribed' type of leave under the plan rules, you must continue contributing for your whole period of LWOP.

- ☐ **Approved (unpaid) sick leave**
- ☐ **Workers' compensation leave**
- ☐ **Approved (unpaid) maternity leave**
- ☐ **Secondment approved by the Commonwealth Bank Group to employment that is not with the Group**
- ☐ **Performing union duties, unless in a particular case, the Group certifies that this does not apply**
- ☐ **Performing duties that the Group certifies to be in their interests or in the interests of the State**
- ☐ **Performing service with the naval, military or air forces of the Commonwealth**

☐ **LWOP that isn't a 'prescribed' type for more than 3 months.**
As non-prescribed leave, you aren't entitled to continue contributing after the first 3 months of your LWOP.

4 Details of bank account to be debited

Contributions are debited monthly, and the first contribution may include a catch-up payment for the period between your LWOP commencing and the start date of the first pay period. Deductions will be made on or around the 20th of each month. We must receive this form at least 7 workings days before the 20th of each month, otherwise your first deduction will be made the following month. Please note, the payment for your final month of LWOP may be a reduced amount.

Before completing this section, please check with your bank that your bank account accepts direct debiting (some accounts don't). Please check that the account number you give us is correct (refer to your bank statement or contact your bank if unsure). See page 4 for additional information.

Financial institution*

Name on the account*

BSB number*

Account number*

Type of account*

☐

Savings account

☐

Cheque account

Note: Credit card accounts cannot be accepted for your direct debit.

Member declaration

I declare and acknowledge that:

- All details in this form are true and correct.
- I have legal power to invest in accordance with this form.
- I have read the Leave Without Pay fact sheet for Divisions CB, CC or CE and understand the effect that LWOP has on my benefit accrual and my death and disability entitlements.
- if my LWOP is for 3 months or more, contributions for the first 3 months will be debited from the account I nominated in section 4 on a monthly basis. Contributions will continue to be debited for the remainder of my LWOP if my leave is 'prescribed' leave as indicated in section 3
- the fund and/or its related entities will not be liable to me or other persons for any loss suffered (including consequential loss) in circumstances where transactions are delayed, blocked, frozen or where the fund refuses to process a transaction or ceases to provide me with a product or service, including in circumstances where the fund reasonably believes that I am a Proscribed Person. A 'proscribed person' means any person or entity who the fund reasonably believes to be (i) in breach of the laws of any jurisdiction prohibiting money laundering or terrorism financing, or (ii) on a list of persons with whom dealings are proscribed by Australian laws or the laws of another recognised jurisdiction. A 'proscribed person' includes any person or entity who the fund reasonably believes to be acting on behalf of, or for the benefit of, a person or entity referred to in (i) and/or (ii).
- investments in the fund and its investment options are not investments, deposits or other liabilities of Commonwealth Bank of Australia or its subsidiaries and are subject to investment and other risks, including possible delays in repayment and the loss of income and principal invested.
- neither the fund nor Commonwealth Bank of Australia or its subsidiaries guarantee the repayment of capital or the performance of the options or any particular rate of return from the investment options.

Direct debit authorisation

I/we authorise:

- Australian Retirement Trust Pty Ltd as Trustee for Australian Retirement Trust (User ID: 066 383) to arrange for any amount deemed to be payable to be debited from my/our account at the financial institution identified in section 4 through the Bulk Electronic Clearing System (BECS).
- the Debit User to verify the detail of my/our account with my/our financial institution; and
- the financial institution to release information allowing the Debit User to verify my/our account details.

This authorisation is to remain in force in accordance with the terms described in the Service agreement overleaf.

Account holder 1, please print your full name*

Date (DD/MM/YYYY)*

Account holder 2, please print your full name

Date (DD/MM/YYYY)*

Note: Please ensure all account holders on the nominated account print their name, sign and date here.

If the member is not an account holder of the bank account to be debited, member needs to sign as well.

Account holder 1, sign here*



Date (DD/MM/YYYY)*

Account holder 2, sign here*



Date (DD/MM/YYYY)*

Member to sign here*



Date (DD/MM/YYYY)*

**Please return the form to
Australian Retirement Trust
Reply Paid 2924 Brisbane Qld 4001**
 OR online at art.com.au/contact-us

We are committed to respecting your privacy and take protecting the privacy of personal information seriously. Our Privacy Policy sets out how we do this including how we collect, hold and disclose personal information. For a copy of the Privacy Policy, please visit art.com.au/privacy or call 13 11 84.

Direct Debit Request Service Agreement

Direct Debit Request

Contributions

If you're a Division CB or CC member, you're no longer required to make contributions to your Defined Benefit account once you reach age 60.

If you're a Division CE member, you're no longer required to make contributions to your Defined Benefit account once you reach age 65.

Conditions of use

- If you wish to cancel or alter your direct debit, you'll need to give us 7 days notice. Cancellations can be done over the phone or in writing. Requests for alterations need to be put in writing and sent to Australian Retirement Trust.
- For regular payments, deductions are made on, or around, the 20th of each month.
- When the 20th falls on a weekend or public holiday, the deduction will be processed on the next business day.
- If the deduction is dishonoured three times, this facility will end immediately. A dishonour means the deduction couldn't be made because there isn't enough money in the nominated account or the account number provided is incorrect.
- If your total superannuation benefit is paid from Australian Retirement Trust, this deduction facility will end automatically.
- If Australian Retirement Trust is advised of a dishonour after your total superannuation benefit is paid out, you're liable to repay the dishonoured amount to Australian Retirement Trust.

Service agreement

1. Why an agreement?

Through the Direct Debit Request (DDR) you're agreeing to allow us to debit amount(s) from your bank* account by the method presented.

2. If Australian Retirement Trust wants to change this agreement:

We'll notify you at least 14 days before making any changes.

3. Changing your direct debit, or making an enquiry:

Please contact us on **13 11 84** if you wish to make an enquiry, or to cancel your direct debit.

To:

- cancel or change your ongoing direct debit – you need to advise us at least 7 days before the date we debit your bank account. Cancellations can be done over the phone or in writing. Changes must be requested in writing, preferably on a new Direct Debit Request form. Stops or cancellations may also be directed to your bank.
- dispute a debit that has been made from your bank account please call or write to us – Australian Retirement Trust will respond to your initial dispute within 5 business days. If you're not happy with our response to your dispute, you may lodge a formal claim with your bank. Your bank guarantees to respond to your claim within 7 business days.

4. Weekends and public holidays:

We'll always try to debit your account for regular payments as per your instructions, except when the due date falls on a weekend or public holiday. In this case we'll debit your account on the next business day.

5. Make sure you have enough money in your account:

You should make sure that you have enough cleared funds in your account for us to debit your account. If Australian Retirement Trust is advised of a dishonour after all your super benefit is paid out, you're liable to repay the dishonour amount to Australian Retirement Trust.

If you're uncertain as to when the debit will be processed, you should enquire directly to your bank.

6. Confidentiality

We'll keep your bank account details confidential except when a court order applies, if Australian Retirement Trust's bank needs information about your account, if you give us permission to reveal your bank details or information to be provided in the event of a claim or relating to an alleged incorrect or wrongful debit.

7. Check that you give us your correct details:

Before completing this form, please check with your bank:

- that your bank account accepts direct debiting (some accounts don't); and
- that the account number you give us is correct (refer to your bank statement or contact your bank if necessary).
- if you have any other queries before completing the DDR

*Note: Where we talk about "bank", this also means other financial institutions.

8. Notice

We'll notify you by sending either an electronic or physical notice to the email or postal address we hold for you.