


# Do You Need to Change Your Super Savings Account Details?

## Did you know?

You can update some of your account details anytime using our secure online service, Member Online.

To see what details you can update online just look on the form for this symbol: 

## Not registered?

Register for online access and keep an eye on your super and manage it whenever you want, from wherever you are.

Visit: [art.com.au/register](http://art.com.au/register)

The following describes important things to remember when completing each section of the form:

### 1 Your current account details

Complete this section with the details we currently have on your account.

If you're not sure if you have already supplied your Tax File Number (TFN) you can add it in Member Online. You don't have to provide your TFN, however if we don't have your TFN you may have to pay more tax than you need to.

### 2 Your new contact details

Update this section with any changes you have to your address, phone or email. It's important we have your correct details so we can contact you if we need to. Don't forget you can easily change your contact details using Member Online or the Australian Retirement Trust app.

### 3 Your new personal details

If you've changed your name you'll need to provide a certified linking document which shows the link between your name and your previous name (e.g. Marriage certificate or Change of name certificate issued by the Births, Deaths and Marriages Registration office). If you're confirming a correct date of birth you'll need to send us a certified copy of your identification, rather than the originals.

### 4 Change of beneficiaries

You can update your preferred beneficiaries in this section. If you have a binding death benefit nomination, you can change it by downloading a Binding Death Benefit Nomination form from our website [art.com.au/beneficiary](http://art.com.au/beneficiary)

### 5,6,7 Income accounts (only)

If you want to update your payment details for an Income account and want to change your bank account details, this section is specifically for you to complete.

**What's an Income account?** Super can be accessed using an Income account generally when a member retires or reaches their preservation age. To find out more about accessing your super using an Income account visit [art.com.au](http://art.com.au) or the Super Savings Accumulation Guide.

### 8,9,10 Checklist and authorisation

Use the checklist to double check everything is complete. Read the authorisation statements and sign.

Refer to our Proof of Identity Requirements Factsheet at [art.com.au/poi](http://art.com.au/poi) for instructions on how to prove your identity using your identity documents.

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# Super Savings Change of Details

**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

Last name\*

Date of birth\*

Sex\*

Male  Female

Home address\* (must not be a PO Box)

Suburb\*

State\*

Postcode\*

Postal address (if different from your home address)

Suburb\*

State\*

Postcode\*

Mobile number

Daytime contact number

Email\* Use your personal rather than a work email address, so we can contact you if your work situation changes.

## Tax file number (TFN) details

You are not required to provide your TFN. If we do not have your TFN, you may pay more tax than you need. You can provide or update your TFN in Member Online or by completing a Tax File Number Notification form available on our website. To protect your privacy, please do not write your TFN on this form.



**I wish to change details on my:**  
(tick all that apply)

Super Savings Accumulation account

Super Savings — Corporate Accumulation account

Super Savings Income account

Super Savings — Business Accumulation account

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## 2 Your new contact details If different from above

Home address\* (must not be a PO Box)

Suburb\*

State\*

Postcode\*

Postal address (if different from your home address)

Suburb\*

State\*

Postcode\*

Mobile number

Daytime contact number

Email\* Use your personal rather than a work email address, so we can contact you if your work situation changes.

## 3 Your new personal details If different from above

Title

First name\*

Middle name

Last name\*

Date of birth (DD/MM/YYYY)\*

Gender\*

**Important:** If you've changed your name you'll need to provide an original or certified copy of your Marriage certificate or Change of name certificate issued by the Registry of Births, Deaths and Marriages. If your date of birth or gender is different to what we have you'll need to provide an original or certified copy of your identification.

**With your consent, Australian Retirement Trust can use RapidID to verify your identity electronically**

By checking this box, I consent to my identity being verified electronically. I acknowledge that the document details I provide as evidence of my identity will be checked with the relevant body.

If you don't want us to be able to verify your identity electronically if required, that's fine too. Make sure you read the information at [art.com.au/poi](https://art.com.au/poi) for acceptable identification documents and certification requirements.

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## 4 Change of beneficiaries



### Who can I nominate as a beneficiary?

You can nominate a dependant or your legal personal representative. If you nominate your legal personal representative it's important that you have a Will and keep it up-to-date, as the Trustee must pay your death benefit to your estate.

Under superannuation law, "dependants" include the following:

- any spouse (including a same-sex spouse)
- any child (including a child of a spouse)
- any person in an 'interdependent relationship' with you
- any other person who the Trustee considers was dependent on you for maintenance or support, at the date of your death.

Someone can be in an interdependent relationship with you if:

- you have a close personal relationship
- you live together
- one or each of you provides the other with financial support
- one or each of you provides the other with domestic support and personal care.

Dependency can also arise where two people have a close personal relationship but don't live together or provide each other with financial support or personal care because of physical, intellectual or psychiatric disability.

For more information on dependants please visit [art.com.au](http://art.com.au)

### Who decides how my benefit is paid?

Under the Trust Deed, the Trustee alone is responsible for deciding to whom, and in what proportion, your death benefit should be paid. In making this decision however, the Trustee will naturally take into account your nomination of preferred beneficiary/s.

If you'd like greater certainty about where your benefit will be paid, you can make a binding death nomination by visiting [art.com.au/beneficiary](http://art.com.au/beneficiary) and downloading a Binding Death Benefit Nomination form.

For your nomination to be effective, it is important that you keep it up-to-date, particularly if your family or marital circumstances change.

### If you have an Income account and elected a reversionary beneficiary, do not complete this section.

I nominate the people below as my preferred beneficiaries for the payment of my death benefit from Australian Retirement Trust. I understand my preferred nomination will be used by Australian Retirement Trust as a guide only and that Australian Retirement Trust is not bound by my nomination when exercising its absolute discretion to pay my death benefit.

Given names	Surname	Date of birth (DD/MM/YYYY)*	Gender*	Relationship (e.g. spouse)	Portion of benefit*
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="M/F"/>	<input type="text"/>	<input style="width: 50px;" type="text" value="%"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="M/F"/>	<input type="text"/>	<input style="width: 50px;" type="text" value="%"/>
					<input style="width: 50px;" type="text" value="100%"/>

**Binding nomination** You can make a binding death benefit nomination by completing a Binding Death Benefit Nomination form instead of the section above. A binding nomination is a legal instrument that 'binds' the Trustee of Australian Retirement Trust to pay your death benefit to your nominated beneficiaries in most cases. If you would like a Binding Death Benefit Nomination form visit [art.com.au/forms](http://art.com.au/forms)

**Must add up to TOTAL**  
If more than two beneficiaries are required please attach details separately.

### → If you don't have an Income account please go to Sections 7, 8 & 9 to complete your form

#### What's an Income account?

Super can be accessed using an Income account generally when a member retires or reaches their preservation age.

To find out more about accessing your super using an Income account visit [art.com.au](http://art.com.au) or the Super Savings Accumulation Guide.

**Note: You'll know if you have an Income account if you're receiving regular payments from your super. If you don't already have an Income account, please turn over to Section 7, 8 & 9 to complete your form and leave Sections 5 & 6 blank.**

## 5 Change of bank account details For Income account holders only – continued over next page

Please ensure the Australian bank, building society or credit union account details provided are accurate and written clearly. We may not be able to recover funds paid to an incorrect account where incorrect details are provided below.

We can only deposit amounts into an account held in your name or jointly in your name.

Name on account\*

Branch (BSB) number\*

Australian bank account number\*

Name of financial institution\*

Money cannot be paid into a credit card account, third party account or an overseas account. We will take care to ensure your money is paid in accordance with the details you have provided. However, we accept no responsibility for any loss which occurs as a result of incorrect account details you provide us.

If the bank or credit union rejects the payment of your money, we'll pay you by cheque and may take longer than payments made electronically. For account validation purposes, we may require a copy of your bank statement to confirm bank account ownership and will advise if this is required.

### Important

\*Before you're able to withdraw money from your super account, by law, Australian Retirement Trust needs to verify your identity. In the event we receive a request that relates to changing bank account details we need to ensure the request has been initiated by the account owner. For us to confirm this, please complete section 6 on the next page.

With your consent, Australian Retirement Trust can use Equifax IDMatrix to verify your identity electronically. This program uses data held in places such as the Electoral roll, White pages, Department of Transport, the Passport Office, and Equifax credit information files to verify your details.

→ Please continue over page

## 6 Proof of identity

Please choose one of the proof of identity options below.

### Option 1 - Electronic verification (Preferred)

As part of electronic identity verification, we'll check if your name, residential address and date of birth matches the personal information held by the document issuer or an official record holder (including a credit reporting agency). This allows us to verify you under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*. It doesn't give us access to your credit information or other information about you AND our request won't be recorded on your credit file.

If you prefer not to be verified electronically you must tick the box under Option 2. You must then also provide document-based proof of identity per the instructions in our factsheet or on our website.

I understand that by completing this section I am authorised to provide the personal details presented and I consent to my information being checked with the document issuer or official record holder (including a credit reporting agency).

Note: This doesn't give us access to your credit file information and won't be recorded on your credit file.

**You must provide either driver licence or Australian passport details if you are choosing electronic verification, plus your Medicare card if available.**

#### 1. Full name exactly as it appears on my driver licence

Licence number

Card number (as shown on back or front of licence)<sup>1</sup>

State of issue

Valid to

1 Some Australian States and Territories have mandatory driver's licence numbers and driver's licence card numbers. If that's the case for your area, you have to give us both so we can complete our checks.

#### 2. My Australian passport number is

Passport expiry date

Full name including middle name (as shown on passport)

Place of birth (as shown on your passport)

Country of birth (not shown on your passport)

Family name at birth (not shown on your passport)

#### 3. Full name exactly as it appears on my Medicare card

My Medicare number is

Valid to

My reference number on this card is

Select your Medicare card colour  Green  Blue  Yellow

### Option 2 - Document-based verification

Refer to our Proof of Identity Requirements Factsheet at [art.com.au/poi](http://art.com.au/poi) for instructions on how to prove your identity using your identity documents.

If you don't want us to be able to verify your identity electronically if required, that's fine too. Make sure you read the information at [art.com.au/poi](http://art.com.au/poi) for acceptable identification documents and certification requirements.

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## 7 Income account payment details For Income account holders only



Use this section to advise the payment amount you would like to receive and how frequently. Changes will be made for your next payment.

By completing this section I understand I am required to take an amount of income payments each year at least equal to the **minimum amount** calculated each financial year. I accept and agree to any actions that Australian Retirement Trust may take to ensure that I have been paid income payments at least equal to this minimum amount.

### Payment amount

I wish to receive payment amounts of

Minimum level<sup>1</sup> —OR—  Specific gross amount per payment: \$

### Transition to retirement only<sup>2</sup>

Maximum 10%. Pay me the **full 10% amount** (non pro rata) in the first financial year. —OR—  Maximum pro rata 10%. Pay me a **pro rata amount** based on the period remaining this financial year.

### Payment frequency

I wish to receive my payments

Fortnightly  Monthly (default)  Quarterly  Half yearly  Yearly

I'd like these payments applied from: (DD/MM/YYYY)

**Note: If you don't make a choice, you'll receive the minimum level of payment on a monthly basis.**

<sup>1</sup> The minimum default level will be aged based as shown in the table in Section 1 of the Super Savings Accumulation Guide.

<sup>2</sup> This option is not available if you're over age 65. If you select the pro rata option you will be paid the maximum amount for the period remaining in the financial year you start your Income account. If you select the non pro rata option you will be paid the maximum amount (i.e. 10% of your starting balance in the remainder of the financial year you start your Income account).



**All members to complete Sections 7, 8 & 9 below**

## 8 Checklist

We'll update your details as soon as we can. However, it's important to make sure you give us all of the information and documents we need to do this.

- Have you read page 1 and 2 of this document?**
- Have you changed your name?** If you've changed your name you'll need to provide a certified copy of your Marriage certificate or Change of name certificate issued by the Registry of Births, Deaths and Marriages. Please refer to page 4 of this document.
- Have you corrected your date of birth or gender?** If you've corrected your date of birth or gender, you'll need to provide a certified copy of your identification (e.g. Driver's licence). Please refer to page 4 of this document.
- Have you completed all of the mandatory fields on the form?**
- Are you signing on behalf of the member?** If you're signing on behalf of the member, you'll need to provide an original or certified copy of Guardianship papers or Power of Attorney documentation.
- Have you signed and dated this form?** If you are under the age of 18 your parent or guardian will need to sign the form too.
- Have you requested a change to your Income account payments?** If you're not using electronic verification for proof of identity, please refer to our Proof of Identity Requirements Factsheet at [art.com.au/poi](http://art.com.au/poi) for instructions on how to prove your identity using your identity documents.

**→ Please continue over page**

## 9 Authorisation and declaration

I declare that all the details on this Change of Details form are correct.

**Full name (print in BLOCK letters)\***

**Note:** If you are under the age of 18 your parent or guardian will need to complete section 9 below.

**Signature\***

**Date signed\* (DD-MM-YYYY)**

Please sign in blue or black pen. Digital signatures only accepted if form is saved as a read-only, certified copy with an audit trail.

## 10 Authorisation and declaration signed on behalf of the member

**I declare:**

- I am authorised to sign on behalf of the member and have attached an original or certified copy of Guardianship or Power of Attorney papers, or
- I'm signing on behalf of (or in addition to) a member under the age of 18 as their parent or guardian and have attached appropriate proof of parent or guardianship, such as a certificate of birth or adoption papers.
- that all the details on this Change of Details form are correct.

**Full name (print in BLOCK letters)\***

**Signature\***

**Date signed\* (DD-MM-YYYY)**

Please sign in blue or black pen. Digital signatures only accepted if form is saved as a read-only, certified copy with an audit trail.

## 11 Send us your form

Send your completed form and certified ID (if applicable) to us by:

**Post:** Australian Retirement Trust  
Reply Paid 2924 Brisbane Qld 4001

**Online:** You can upload your forms securely using our website at [art.com.au/upload](https://art.com.au/upload)

 Save form

 Print form

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](https://art.com.au/privacy) or call 13 11 84.