

# Super Savings Spouse Contribution Advice

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

13 11 84 | [australianretirementtrust.com.au](http://australianretirementtrust.com.au)  
Reply Paid 2924 Brisbane QLD 4001

**Member number**

## 1 Your details (The person the contributions are for)

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"/> M <input type="text"/> F	
Street Address/PO Box*				
<input type="text"/>				
Suburb/Town*	State*	Postcode*	Home phone number	Daytime phone number*
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Personal email address			Mobile phone number*	
<input type="text"/>			<input type="text"/>	

**Note:** Unless you have elected to receive printed information, Australian Retirement Trust will confirm this change electronically if we can. We'll email or SMS you when information is ready to view online through Member Online or the Australian Retirement Trust app. If you would prefer the information to be posted, change your preferences in Member Online, the Australian Retirement Trust app or call us on 13 11 84.

## Tax file number (TFN) details

**Note:** We can't accept voluntary contributions without a tax file number (TFN).

If you have not provided us with your TFN, please update this via Member Online or please send us a Tax File Number Notification form.

## 2 Details of contributing spouse

Given names
<input type="text"/>
Last name
<input type="text"/>
Address (or write "as above" if same)
<input type="text"/>

[➔ Please continue over page](#)

### 3 Contribution details and frequency

Please TICK either a single payment or regular payments option. The minimum payment is \$20 per month for regular payments.

Single one-off direct debit payment

Single debit amount

\$

#### Important

Your single payment will be deducted from your bank account within 7 days of us receiving your signed and dated form.

Regular direct debit payments

Monthly debit amount

\$

Month to begin deductions (MM/YYYY)

#### When do regular direct debit deductions begin?

The deduction/s will be made on or around the 20th of each month. You can select the month you wish to begin deduction/s. Please remember, we must receive this form at least 7 working days before your first deduction date, otherwise deductions will begin the following month.

Single one-off cheque payment

Amount of contribution

\$

Cheque number

Please make cheque payable to Australian Retirement Trust Pty Ltd.

### 4 Details of bank account to be debited If required

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 3 for additional information.

Financial institution\* (e.g. ANZ)

BSB number\*

Type of account\*

Name on the account\*

Account number\*

Month to begin deductions (optional)

### 5 Authorisation and declaration

I/we have read and understood the conditions on spouse contributions (over page). I confirm these contributions are:

- made for a spouse (as defined over page)
- made by an Australian resident taxpayer earning assessable income
- made for my receiving spouse who is an Australian resident under age 75.

Providing your tax file number (TFN)

Under the Superannuation Industry (Supervision) Act 1993, your superannuation fund is authorised to collect your TFN, which will only be used for lawful purposes.

These purposes may change in the future as a result of legislative change. The trustee of your superannuation fund may disclose your TFN to another superannuation provider, when your benefits are being transferred, unless you request the trustee of your superannuation fund in writing that your TFN not be disclosed to any other superannuation provider.

It is not an offence not to quote your TFN. However giving your TFN to your superannuation fund will have the following advantages (which may not otherwise apply):

- your superannuation fund will be able to accept all types of contributions to your account/s
- the tax on contributions to your superannuation account/s will not increase

- other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your superannuation benefits,
- it will make it much easier to trace different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

Where a direct debit has been requested – I/we authorise,

- Australian Retirement Trust Pty Ltd as Trustee for Australian Retirement Trust (User ID: 066 383) to arrange for funds to be debited from my/our account at the financial institution identified above and as prescribed above through the Bulk Electronic Clearing System (BECS)
- the Debit User to verify the details of the above mentioned account with my/our financial institution,
- the financial institution to release information allowing the Debit User to verify the above mentioned account details.

This authorisation will remain in force in accordance with the terms described in the service agreement over page.

NOTE: Please ensure that all account holders on the nominated account sign at right.

Member signature\*



Date (DD/MM/YYYY)\*

Bank account co-signature (if required)



Date (DD/MM/YYYY)\*

Contributing spouse signature\*



Date (DD/MM/YYYY)\*

Please return the form to Australian Retirement Trust Reply Paid 2924 Brisbane Qld 4001

OR online at [australianretirementtrust.com.au/contact-us](http://australianretirementtrust.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 [australianretirementtrust.com.au/privacy](http://australianretirementtrust.com.au/privacy) or call 13 11 84.

Australian Retirement Trust Pty Ltd ABN 88 010 720 840 AFSL No. 228975 Trustee of Australian Retirement Trust ABN 60 905 115 063

## Important information

### Who can make spouse contributions?

Contributions can be made into Australian Retirement Trust for a spouse, even if that spouse is not employed. In some circumstances, a tax rebate is allowed on contributions paid on behalf of a spouse.

The person making the contributions:

- can be any age
- must be an Australian resident, and

The receiving spouse:

- if below 75 years of age, and
- has provided a tax file number (TFN) to Australian Retirement Trust.

'Spouse' includes another person who, although not legally married to the person, lives with the person on a genuine domestic basis in a relationship as a couple, and another person (whether of the same sex or a different sex) with whom the person is in a relationship registered under State or Territory law.

Any spouse contributions received which don't meet the above requirements will be refunded by Australian Retirement Trust. If your circumstances change and you no longer meet the above requirements please advise Australian Retirement Trust in writing to stop any direct debit or contributions will continue to be deducted.

### Taxation

From 1 July 2007, contributions made directly by an individual into their spouse's account will be counted against the receiving spouse's non-concessional contributions cap. A tax rebate of up to \$540 may be available for up to \$3,000 of superannuation contributions made by a tax payer on behalf of a non-working or low income spouse. The rebate is available to a person who makes spouse contributions where:

- the person has a spouse
- the person makes voluntary after-tax (i.e. not salary sacrifice) contributions on behalf of their spouse (whether the spouse is gainfully employed or not)
- the contributions are not tax deductible for the person contributing
- both the person contributing and the spouse are Australian residents, and
- the spouse's assessable income (disregarding your spouse's FHSSS released amount for the income year), total reportable fringe benefits amounts and reportable employer super contributions are less than \$40,000.

Contributions made for a receiving spouse cannot be refunded to the contributing tax payer.

For taxation purposes, spouse contributions are treated as follows:

- non-concessional (but these contributions will be preserved)
- tax free when withdrawn (but interest on these amounts may be taxed)
- not subject to 15% contributions tax, and
- not surchargeable.

### Preservation

Any spouse contributions must be preserved until:

- you retire at your preservation age (55 for people born prior to 1 July 1960 but increasing in yearly increments to age 60 for people whose dates of birth range from 1 July 1960 to 1 July 1964)
- you resign from employment at or after age 60
- you are totally and permanently disabled
- you are permanently incapacitated
- your death
- you reach age 67, or
- you reach your preservation age and purchase a non-commutable income stream.

You may also be able to apply to access preserved money on compassionate grounds.

### Non-concessional (after-tax) contributions cap

The amount of non-concessional contributions you can make in a financial year without being subject to additional tax is capped, subject to the 'bring forward' rule explained below. The cap for the 2023-24 financial year is \$110,000.

Please contact the Australian Taxation Office (ATO) on 13 10 20 or go to [ato.gov.au](http://ato.gov.au) for information about tax, penalties and what to do if you exceed your contribution caps.

If you're under age 75 at 1 July of the financial year, you'll be able to 'bring forward' future entitlements to two years worth of non-concessional contributions for that year. This means, for example, that a person under age 75 would be able to contribute non-concessional contributions totalling \$330,000 in the 2023-24 financial year without exceeding their non-concessional contribution cap.

If you're under age 75 in a particular financial year, you may be able to 'bring forward' two year's worth of contributions, effectively giving you a cap of \$330,000 over three years.

For example, provided you haven't already exercised the bring forward rule in the previous two years, you can make contributions up to a total of \$330,000 over the three-year period 2021/22 - 2023/24 without exceeding your cap. Any contributions over \$330,000 in that three-year period will be subject to tax at your marginal tax rate.

**Please note** your total superannuation balance, at 30 June the previous year, must be less than \$1,700,000 to be eligible to make non-concessional contributions.

### Direct debit 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.

#### 2) If Australian Retirement Trust wants to change this agreement:

We'll notify you at least 30 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:

- delay, cancel or change your 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. Delays or changes must be requested in writing.
- 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.

#### 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 or if you give us permission to reveal your bank details.

#### 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
- the account number you give us is correct (refer to your bank statement or contact your bank if necessary).

#### Details about our direct debit service

- Deductions are made on, or about, 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.
- You will be given notice each time a deduction is dishonoured. For regular payments, if the deduction is dishonoured three times, this facility will be terminated (we will warn you after the second dishonour event). For one-off payments, if the deduction is dishonoured, we will manually action the deduction requested and give you notice that the initial request was dishonoured.
- If your total superannuation benefit is paid from Australian Retirement Trust, deductions will end automatically.
- If Australian Retirement Trust is advised of a dishonour after your total superannuation benefit is paid out, you are liable to repay the dishonoured amount to Australian Retirement Trust.
- Any direct debits we receive after you turn age 75 must be returned to you. Under current Government legislation, spouse contributions cannot be accepted past the age of 75.

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