

To be used by existing investors only

# Challenger Guaranteed Personal Superannuation Additional Contribution Form

You can use this form when you or your employer are making contributions to the Fund via direct debit. Please ensure you complete the direct debit authority form on page 3. Please photocopy the form as required.

## 1. Account details

### Member details

Surname	<input type="text"/>
First name(s)	<input type="text"/>
Account number (if known)	<input type="text"/>
Contact number	<input type="text"/>
Email	<input type="text"/>
TFN*	<input type="text"/>

### Payer's details (if different from above)

Name/Company	<input type="text"/>
Contact number	<input type="text"/>

\*Please note that it is not against the law if you choose not to provide your TFN, but if you do not, additional tax may be payable on benefits and contributions to the Fund and we may not be able to accept certain contributions into the Fund from you or your employer and we may have difficulties facilitating a rollover or transfer.

## 2. Contribution details

Please indicate the contribution type/s and amounts below.

### Concessional Contributions

- ☐ Employer  
(Including employee salary sacrifice)
- ☐ Personal deductible

Contribution amount \$

### Non-concessional Contributions

- ☐ Non-concessional  
(Personal member contributions)
- ☐ Spouse

\$

### Other

- ☐ CGT retirement exemption\*
- ☐ CGT 15-year exemption\*

- ☐ Downsizer contribution\*\*
- ☐ Personal Injury Payments\*\*\*

Contribution amount \$

### Please select (✓) the source of funds being invested.

- ☐ Income from employment – (regular and/or bonus) ☐ Investment income (e.g. rent, dividends, pension)
- ☐ Business income ☐ One-off payment (e.g. matured investment, court settlement, redundancy, inheritance)
- ☐ Sale of assets (e.g. shares, property) ☐ Windfall (e.g. gift, lottery winnings) ☐ Borrowed funds
- ☐ Government benefits (e.g. family tax benefits)

\* [Capital gains tax cap election form](#) must be provided.

\*\* [Downsizer contribution into superannuation form](#) must be provided.

\*\*\* These are contributions arising from structured settlements or orders for personal injuries. Contribution for personal injury election form must be provided.

### 3. Eligibility to contribute

Please select the criteria under which your contribution will be made

- ☐ Under age 67
- ☐ Aged 67-74 and not making personal deductible contribution
- ☐ Aged 67-74 and making personal deductible contribution (and will have worked at least 40 hours over 30 consecutive days in the current financial year)
- ☐ Aged 67-74 and making personal deductible contribution (and have worked for at least 40 hours over 30 consecutive days during the previous financial year and have a total superannuation balance of less than \$300,000)
- ☐ Aged 75 and over with mandated employer contributions (which includes Superannuation Guarantee contributions) being made on my behalf
- ☐ Aged 55 and over and making a downsizer contribution

### 4. Choose your investment option

Please select how you wish to invest your contribution.

- ☐ Invest my contribution in my current Guaranteed Cash option account

Account number

- ☐ Invest my contribution in a new Guaranteed Fixed Rate option for  years (choose from 1 to 10 years)

You will receive the fixed rate available on the date of contribution unless valid quote is provided. If you have a quote, please provide the Quote ID below and attach a copy of the quote when you submit the form.

Quote ID of attached quote

Please ensure this quote ID matches the quote ID of the quote attached.

To find out our current rates or to get a quote, please contact your financial adviser or our Investor Services team.

### 5. Signatures

- I confirm that I meet the criteria to be able to make this contribution and that the information provided on this form is true and correct.
- I acknowledge that I have read the pages of the **PDS** containing the information under the heading 'Privacy and personal information' and understand how Challenger will use the personal information provided on this form.
- I understand when contribution is made into Guaranteed Fixed rate option, I will received the rate available on the date of contribution unless a valid quote is provided.

Signature

Date

**Please use block letters and black ink to complete this form. This form may also be completed and signed digitally.**

Send your completed Guaranteed Personal Superannuation Additional Contribution form and direct debit request form to:

**Challenger**

**Reply Paid 3698, Sydney NSW 2001**

Alternatively, log in via [challenger.com.au](http://challenger.com.au) and upload using ePost

Investor Services Team 13 35 66

+612 9994 7000 (if calling outside Australia)

8.00am to 6.00pm Monday to Friday (Sydney time)

# Challenger Retirement and Investment Services Limited

## Direct Debit Request Form

Complete this form if you wish us to debit your account for your investment amount.

### Investor 1

Title  
 Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Given name(s)

Surname

### Investor 2

Title  
 Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Given name(s)

Surname

### Company/trust/superannuation fund/partnership/government body

Name of company/trust/superannuation fund

### Schedule

Note: Direct debiting is not available on the full range of accounts. If in doubt, please refer to your financial institution.

Account name which is to be debited

BSB number  -  Account number

Name of financial institution

Branch where account is held

I/We request you debit my/our account described in the schedule above, any amounts which Challenger Retirement and Investment Services Limited (ABN 80 115 534 453) (Challenger) (User ID No. 450975) may direct debit or charge me/us through the Bulk Electronic Clearing System.

I/We understand and acknowledge that:

1. the bank/financial institution may, in its absolute discretion, determine the order of priority of payment by it of any monies pursuant to this request or any authority or mandate, and at any time by notice in writing to me/us, terminate this request as to future debits.
2. the bank/financial institution will provide to me/us upon request general descriptive information of the kind referred to in sections 6.1 and 6.2 of the Code of Banking Practice, concerning the operation of accounts, banking facilities and cheques.
3. the information which I/we have provided on this form is accurate and not misleading and I am/we are aware that Challenger is relying on it.
4. this direct debit arrangement is governed by the terms of the Bulk Electronic Clearing System Procedures and the Direct Debit Service Agreement received from Challenger.
5. Should the bank/financial institution charge any fees/charges related to this direct debit request (including a withdrawal or dishonour fee), I/we will be responsible for such fees/charges.

### Bank account signatory 1

Signature (please sign)

Date

Surname

Given name(s)

Capacity

☐ Sole director ☐ Director ☐ Secretary (company investments only)

### Bank account signatory 2

Signature (please sign)

Date

Surname

Given name(s)

Capacity

☐ Sole director ☐ Director ☐ Secretary (company investments only)

## Direct Debit Request Service Agreement

This is your Direct Debit Service Agreement with Challenger Retirement and Investment Services Limited (ABN 80 115 534 453) (Challenger) (User ID No. 450975). It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider.

Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request and should be read in conjunction with your Direct Debit Request authorisation.

### Definitions and interpretation

**account** means the account held at your financial institution from which we are authorised to arrange for funds to be debited.

**agreement** means this Direct Debit Request Service Agreement between you and us.

**banking day** means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

**debit day** means the day that payment by you to us is due.

**debit payment** means a particular transaction where a debit is made.

**direct debit request** means the Direct Debit Request between us and you.

**us** or **we** means Challenger Retirement and Investment Services Limited (the Debit User) you have authorised by requesting a Direct Debit Request.

**you** means the customer who has signed or authorised by other means the Direct Debit Request.

**your financial institution** means the financial institution nominated by you on the Direct Debit Request at which the account is maintained.

A reference to:

- this agreement, the BECS regulations and procedures or another instrument includes any variation or replacement of any of them;
- person includes a firm, body corporate, an unincorporated association or an authority and their executors, administrators, successors, substitutes (including, without limitation, persons taking by novation) and assigns; and
- anything includes the whole and each part of it and a reference to a group of persons includes all of them collectively, any two or more of them collectively and each of them individually.

Headings are inserted for convenience and do not affect the interpretation of this agreement.

### 1. Debiting your account

- 1.1 By signing a Direct Debit Request or by providing us with a valid instruction, you have authorised us to arrange for funds to be debited from your account. You should refer to the Direct Debit Request and this agreement for the terms of the arrangement between us and you.
- 1.2 We will only arrange for funds to be debited from your account as authorised in the Direct Debit Request in consideration for providing interests in annuities to you. The Direct Debit Request details the terms of your debit arrangements including, among other things, the amount, the frequency, the expiry (if any) and the recipient of the funds. You should carefully read the Direct Debit Request to familiarise yourself with the details of your debit arrangements.
- 1.3 If the debit day falls on a day that is not a banking day, we may direct your financial institution to debit your account on the following banking day. If you are unsure about which day your account has or will be debited you should ask your financial institution.

### 2. Amendments by us

- 2.1 We may vary any details of this agreement or a Direct Debit Request at any time by giving you at least fourteen (14) days written notice.

### 3. Amendments by you

- 3.1 You may change\*, stop or defer a debit payment, or terminate this agreement by providing us with at least five days notification by writing to:  
Challenger Retirement and Investment Services Limited  
GPO Box 3698  
Sydney NSW 2001  
or  
by telephoning us on 13 35 66 during business hours;  
or  
arranging it through your own financial institution, which is required to act promptly on your instructions.  
\*Note: in relation to the above reference to 'change', your financial institution may 'change' your debit payment only to the extent of advising Challenger Retirement and Investment Services Limited of your new account details.

### 4. Your obligations

- 4.1 It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the Direct Debit Request.
- 4.2 If there are insufficient clear funds in your account to meet a debit payment:
  - (a) you may be charged a fee and/or interest by your financial institution;
  - (b) you may also incur fees or charges imposed or incurred by us;
  - (c) we are authorised to direct debit an amount up to the available balance in the nominated bank account at that time. However, we are under no obligation to effect a reduced direct debit; and
  - (d) you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment.
- 4.3 You should check your account statement to verify that the amounts debited from your account are correct.
- 4.4 You are responsible for:
  - (a) ensuring that the authorisation on the Direct Debit Request is identical to the account signing instruction held by the financial institution of the nominated account;
  - (b) telling us if you close or change the account you nominated; and
  - (c) arranging a suitable alternate payment method if the direct debit arrangements are stopped, either by you or your financial institution.

## Direct Debit Request Service Agreement (continued)

### 5. Dispute

- 5.1 If you believe that there has been an error in debiting your account, you should notify us directly on 13 35 66 and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly. Alternatively you can take it up directly with your financial institution.
- 5.2 If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.
- 5.3 If we conclude as a result of our investigations that your account has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding in writing. We will respond to you within seven days.

### 6. Accounts

- 6.1 You should check:
  - (a) with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions;
  - (b) your account details which you have provided to us are correct by checking them against a recent account statement; and
  - (c) with your financial institution before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request.
- 6.2 Your financial institution may, in its absolute discretion, determine the order of priority of payment by it of any monies pursuant to this request or any authority or mandate, and at any time by notice in writing to me/us, terminate this request as to future debits.

### 7. Confidentiality

- 7.1 We will keep any information (including your account details) in your Direct Debit Request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.
- 7.2 We will only disclose information that we have about you:
  - (a) to the extent specifically required by law; or
  - (b) for the purposes of this agreement (including disclosing information in connection with any query or claim).

### 8. Notice

- 8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to  
Challenger Retirement and Investment Services Limited  
GPO Box 3698  
Sydney NSW 2001
- 8.2 We will notify you by sending a notice in the ordinary post to the address you have given us in the Direct Debit Request.
- 8.3 Any notice will be deemed to have been received on the third banking day after posting.

### Indemnity

You indemnify us against all losses, costs, damages and due liability ('loss') that we suffer as a result of you breaching this agreement or you providing us with an invalid, ineffective or non-binding Direct Debit Request addressed to us or if for any other reason the instructions contained in a Direct Debit Request provided by you are not or cannot be performed. This indemnity includes, without limitation, legal costs and expenses on a full indemnity basis. This indemnity is a continuing obligation, separate and independent from your other obligations and survives termination of this agreement. It is not necessary for us to incur expense or make payment before enforcing a right of indemnity conferred by this agreement. This indemnity does not apply to loss as a result of our (or any of our delegates' or agents') fraud, negligence or breach of trust. You will pay us any sum due under this clause fully without deduction or set-off (and irrespective of any counterclaim) whatsoever.

### Governing law

This agreement and the transactions contemplated by this agreement are governed by the law in force in New South Wales. Each party irrevocably and unconditionally submits to the non-exclusive jurisdiction of the courts of New South Wales for determining any dispute concerning this agreement or the transactions contemplated by this agreement.