



27 August 2019

Register for the IOOF Contribution Service (Transact)

Transact provides you with a secure and easy to use website for administering your superannuation contributions.

Please complete these instructions in BLACK INK using CAPITAL LETTERS (except for your email address) and ✓ boxes where provided.

This registration form should only be completed once you have read and agreed to the terms and conditions available in the IOOF Contribution Service PDS. Once you have completed the registration form, please print and sign both the User and Employer Declarations. Then send the forms to the Transact Helpdesk (Post: Transact Helpdesk, GPO Box 264, Melbourne VIC 3001 or email transactsupport@ioof.com.au)

Step 1: Employer details

Please note: In order to use this service, your company must have an Employer Sponsored Plan within IOOF Employer Super. If you do not have this, please contact ClientFirst on 1800 913 118 to arrange for alternative payment method.

Employer/company name

ABN - - -

Employer code

NB: if you have more than one Employer Sponsored Plan within IOOF Employer Super under a group arrangement, please provide a separate registration form for each associated employer/company you want to register for Transact.

Do you want an Employer Group Login facility?* Yes No

* The Employer Group Login facility allows you to have a single User ID and Password to administer each associated employer

Step 2: Personal details

These details are for us to identify your primary IOOF Contribution Service contact/administrator. Please complete ALL fields.

Title (Dr/Mr/Mrs/Ms/Miss) Surname

Given name(s)

Business address

Suburb State Postcode

Business mailing address (if different from above)

Suburb State Postcode

Business telephone Business facsimile

Email

Position

Step 3: IOOF Contribution Service employer registration

Please select your preferred payment frequency:

Frequency Fortnightly Four weekly Monthly Quarterly

Do you want to use the payroll upload facility? Yes No

(Please note: This function is dependent on your payroll system generating a file in a CSV or .txt format and suitable for 20 or more employees).

Step 4: Account details (registered bank account to be credited)

Please note: This bank account will be credited if a contribution is returned by a choice superannuation fund or if we are not able to reconcile a payment that is intended to be made to a choice superannuation fund.

Name of financial institution

Branch address

Suburb State Postcode

Account name

BSB - Account number

Step 5: User declaration and signature

This declaration must be signed by the person applying for access to Transact on behalf of the employer.

By submitting this application form:

- I/We acknowledge that I/we have received, read and understood the IOOF Contribution Service (incorporating Transact) PDS and the terms and conditions within the PDS.
- I/We acknowledge that my/our access to Transact is governed by the terms and conditions in the IOOF Contribution Service PDS.
- I/We agree to be bound by the terms and conditions in the IOOF Contribution Service PDS.

Do you want dual authorisation?* Yes No

* Dual Authorisation allows you to have two users authorise a batch prior to submission (Please note: this is not available under Group Employer Login facility).

Primary applicant's name

Position

Email

Phone

Signature Date / /

Applicant 2 name

Position

Email

Phone

Signature Date / /

Applicant 3 name	<input type="text"/>
Position	<input type="text"/>
Email	<input type="text"/>
Phone	<input type="text"/> <input type="text"/> <input type="text"/>
Signature	<input type="text"/>
Date	<input type="text"/> / <input type="text"/> / <input type="text"/>

Step 6: Employer declaration and signature

Privacy Notice

Information (including your personal information) provided to IOOF Investment Management Limited (IIML) is used for the purpose of registering for the IOOF Contribution Service (Transact) and for other related purposes detailed in the PDS and Privacy Policy, for example: to provide you with account statements. IIML will disclose your personal information to SuperChoice Services Pty Ltd ABN 78 109 509 739 to provide clearing services on Transact. For the purpose of providing you with the products or services you have requested, IIML may disclose your personal information, such as, your name and contact details, along with your account information to its related bodies corporate, your employer, your financial adviser, insurers, professional advisers, businesses that may have referred you to the Trustee, medical professionals where you have applied for insurance cover, banks and other financial institutions, or to provide you with information about other products or services that may be of interest to you. If you do not provide all of the requested information, IIML may not be able to action your request. IIML is not likely to disclose your personal information to overseas recipients, however, any overseas disclosure does not affect the Trustee's commitment to safeguarding your personal information and the Trustee will take reasonable steps to ensure any overseas recipient of personal information complies with the Privacy Act 1988. Your personal information will be handled in accordance with IIML's Privacy Policy. The Privacy Policy contains information about how you may access or correct your personal information and how you may complain about a breach of the Australian Privacy Principles. You may request a copy of the Privacy Policy by contacting IIML on 1800 913 118 or at www.ioof.com.au/privacy.

- I/We authorise the above named Applicant to access and use Transact on behalf of the Employer.
- I/We understand that the Applicant's access to Transact is governed by the terms and conditions in the IOOF Contribution Service PDS.
- I/We acknowledge that I/we have received, read and understood the IOOF Contribution Service PDS and the terms and conditions within the PDS.
- I/We acknowledge that I have read and understood the Privacy Notice and that a copy of the IOOF group Privacy Policy is available on the IOOF website (www.ioof.com.au/privacy).
- I/We agree to be bound by the terms and conditions in the IOOF Contribution Service PDS.

Two signatures required (unless sole director/sole trader).

Please indicate whether Sole director/trader Director Sole company secretary

Name	<input type="text"/>
Position/Title	<input type="text"/>
Signature*	<input type="text"/>
Date	<input type="text"/> / <input type="text"/> / <input type="text"/>

* If you are a Sole Director/Company Secretary only one signature is required. A director can sign jointly with another director or a company secretary.

Please indicate whether Director Company secretary

Name	<input type="text"/>
Position/Title	<input type="text"/>
Signature**	<input type="text"/>
Date	<input type="text"/> / <input type="text"/> / <input type="text"/>

** If there is more than one director/company signatory a second signatory is required. A director can sign jointly with another director or a company secretary

On acceptance of your application, we will send you an email with directions on how to confirm your registration and login to Transact.

If you have any queries or have not received confirmation or response within five working days of sending your registration form, please contact the Transact Helpdesk on 1800 125 566 or email at transactsupport@ioof.com.au

Employer initiated direct debit request for the IOOF Contribution Service (DDR facility)

Please complete these instructions in **BLACK INK** using **CAPITAL LETTERS**.

Step 1: Employer details

Employer/company name

Employer code

Step 2: Account details (account to be debited)

Name of financial institution

Branch address

Suburb State Postcode

Account name

BSB - Account number

Step 3: Declaration and signature

- Until further written notice, I/we authorise and request IOOF Investment Management Limited ABN 53 006 695 021 (IIML) (APCA ID: 032105) to debit my/our nominated account (described in 2 above) for any Specified Amounts through the Bulk Electronic Clearing System (BECS). Specified Amounts include:
 - payment of superannuation contributions advised through Transact for my/our employer fund and/or any complying superannuation fund other than the employer fund
 - any fees payable to IOOF for superannuation contributions advised through Transact to be made to complying superannuation funds other than the employer fund by Transact
- I/we acknowledge that the DDR Facility is governed by the terms and conditions set out in the Direct Debit Request Service Agreement.
- I/we confirm that I/we have read and understood the terms and conditions set out in the attached Direct Debit Request Service Agreement and agree to be bound by them.
- I/we consent to the collection, use, storage and disclosure of my/our personal information provided in this form and, in accordance with the IOOF group Privacy Policy (available at www.ioof.com.au/privacy) and Privacy Notice and understand that if I/we do not provide the information requested, IOOF may not be able to process any direct debits requested.

Signature of account holder

Date / /

Signature of account holder (joint account holder if applicable)

Date / /

Post or email the completed application form to:

Transact Helpdesk

Post GPO Box 264, Melbourne VIC 3001

Email transactsupport@ioof.com.au

Employer initiated direct debit request service agreement

Customer initiated direct debit request facility

The Customer initiated direct debit (DDR Facility) is issued by IOOF Investment Management Limited (IIML) ABN 53 006 695 021 (User ID 032 105). The DDR facility is an electronic payment method which enables you to instruct IIML to debit your nominated account with a financial institution (i.e. bank, building society or credit union) and pay the amounts in accordance with your instructions made through Transact. The DDR Facility enables you to control the amounts to be debited and when the debit is made. Direct debits will only be made when you request IIML to make a direct debit on Transact. Your account will be debited within two business days after your contributions have been submitted.

IIML's service commitment

This service agreement:

- outlines IIML's commitment to you in respect of the DDR Facility
- sets out the terms and conditions on which you authorise the Trustee to deduct amounts from your nominated account
- sets out your rights and responsibilities.

Please note the direct debit may not be available on all accounts provided by financial institutions and financial institutions may impose restrictions on the amounts which may be debited from your nominated account. You are advised to check with your financial institution to determine whether direct debit is available and if any restrictions apply before nominating an account on the Direct Debit Request form.

IIML's Responsibilities

IIML will arrange for funds to be debited from your nominated financial institution account as authorised in the Direct Debit Request form in accordance with your payment request. IIML will provide you with at least 14 days written notice of any changes to the terms and conditions governing the DDR facility.

Your obligations

It is your responsibility to:

- ensure that your financial institution permits direct debits to be made from your nominated account
- ensure that your nominated account details are correct. If you are unsure please check with your financial institution before completing the Direct Debit Request form
- ensure that sufficient cleared funds are available in your nominated account to meet each direct debit request. IOOF will notify you if a direct debit is dishonoured and how you can rectify it
- meet any dishonour fees or charges incurred if a direct debit is dishonoured or there are insufficient funds in your nominated account to meet a direct debit and the amount debited to your nominated account is reversed
- ensure that the authorisation to draw on your nominated account is identical to the account signing instruction held by the financial institution of the nominated account
- check the statements received from your financial institution to ensure that payments have been made in accordance with your payment instructions
- advise IOOF if your nominated account is closed, transferred to another branch or your nominated account details change

- make arrangements with IOOF for a suitable alternative payment method if the DDR Facility is stopped by you, IOOF or your nominated financial institution.

Your rights

You are able to:

- stop an individual debit by giving written instructions to IOOF
- cancel or suspend your DDR Facility by giving written instructions to IOOF. If you suspend your DDR Facility, you may restart it by giving written instructions to IOOF
- change the details of your nominated account by giving written instructions to IOOF
- alter your DDR Facility by forwarding a new DDR form to IOOF.

In all cases, IOOF will endeavour to act upon your request within ten business days of receipt of your request.

Confidentiality

All information held by IOOF in relation to your DDR facility will be kept confidential by IOOF, except where:

- such information is provided to IOOF's financial institution to initiate, change or cancel your DDR Facility
- disclosure is required or authorised by law; or
- you consent to the release of the information either directly or through a duly appointed agent or authority.

Enquiries

All enquires about your DDR Facility should be directed to IOOF. All correspondence should be sent to:

Transact Helpdesk

Post GPO Box 264, Melbourne VIC 300

Email transactsupport@ioof.com.au

All correspondence should include your Employer Code. If IOOF cannot resolve the matter you can still refer the matter to your financial institution.

Disputes

If you believe that a debit has been incorrectly made or processed, or you have a query or dispute in relation to your DDR Facility, you should contact the Transact Helpdesk 1800 125 566 or the relevant financial institution. If a dispute cannot be satisfactorily resolved at this stage, please contact the Manager, Customer Care, IOOF Investment Management Limited, Reply Paid 264, Melbourne VIC 8060. Phone: 1800 913 118.

Where possible, concerns will be resolved immediately. If further investigation is required, our Customer Care Team will acknowledge your complaint in writing and will consider and respond to your complaint as quickly as possible. We are required by law to respond to your complaint within 45 days.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Tel: 1800 931 678 (Free call)

Mail: Australian Financial Complaints Authority,
GPO Box 3, Melbourne VIC 3001.