

# Application for Accumulate Plus account

Please phone us on **1800 023 928** with any questions about this form or your account.

Fields marked with an **asterisk (\*)** must be completed for the purposes of anti-money laundering and counter-terrorism laws.

## Use of this form

**You don't need to complete this form** if you are an employee of Commonwealth Bank Group (including an Associated Employer) who currently receives employer contributions to another fund but wants to join Accumulate Plus. In this case, simply nominate Commonwealth Bank Group Super under choice of fund rules with your HR/Payroll team and an account will be opened for you automatically when we receive the first contribution from the Group. **You only need to complete this form** if you are (i) the spouse of a current member of the fund or (ii) a member of another division of the fund (e.g. Retirement Access or Defined Benefits) and you wish to open an Accumulate Plus account.

For more information about Accumulate Plus, read the Member Guide (Product Disclosure Statement (PDS)) and Reference Guides available from [oursuperfund.com.au/pds](http://oursuperfund.com.au/pds), or call us on 1800 023 928 for a copy.

## Checklist for completing this form

Which of the following describes your reason for completing this form in order to open an Accumulate Plus account?

- I am the spouse of a current member of the fund – you, as the new member applicant, should complete sections 2, 4, 5, 6 and 7 of this form **and** your spouse (i.e. the current fund member) must also complete sections 1, 3 and 8 of this form
- I am a member of a Defined Benefit division of the fund – you should complete sections 1, 2, 3, 4, 5, 6 and 7 of this form
- I currently have a Retirement Access account in the fund – you should complete sections 1, 2, 3, 4, 5, 6 and 7 of this form

## Section 1: Details of existing member (\*required)

Complete details of the existing fund membership. If this application is for a **new spouse account**, the existing member of the fund needs to complete this section so we can process this application as quickly as possible.

Current account/member number

Which of the following applies to you?

- Currently employed by Commonwealth Bank Group – date you last commenced employment
- No longer employed by Commonwealth Bank Group

## Section 2: Details of new member applicant

**Fields marked with an asterisk (\*) must be completed.**

Title:  Mr  Mrs  Miss  Ms Other  Sex:  Male  Female

Full given name(s)\*  Surname\*

\*Residential address – PO Box is **not** acceptable

Unit number  Street number  Street name   
Suburb  State  Post code  Country

Postal address – if different to above

Unit number  Street number  PO Box  Street name   
Suburb  State  Post code  Country

Your main country of residence\*  Date of birth\*  Occupation\*

Tax file number  Under the Superannuation Industry (Supervision) Act 1993, you are not obliged to disclose your TFN but there may be tax consequences – refer to the PDS and Reference Guide: **How super is taxed** for more information.

Either\* Mobile number **and/or**  Daytime phone number  Email

▶ By providing your **mobile**, you consent to its use for security validations, e.g. to access your statement or transact online. By providing your **email**, you consent to receiving communications such as newsletters, significant event notices and other important information to this email, although from time to time we may still need to send you information by post. **Note:** If no mobile, you **must** give a daytime contact number.

### Section 3. Contribution to open account

An application must be accompanied by a minimum opening contribution of \$100. If the new member applicant is over age 65, there may be restrictions on making contributions – read our **Reference Guide: Contributing to your super** for more information. You cannot open an account with a rollover, except where you are transferring super from a Retirement Access account in our fund, in which case please keep in mind that there is generally at least one NSW bank business day where this money is **not** invested.

**Important note for spouse account applications:** The opening contribution **must** be a spouse contribution (minimum of \$100) from the existing member, who should complete this section 3. To receive this contribution, the spouse applicant must be under age 65, or aged 65 to 69 and satisfying the work test. Spouse contributions must be from a bank account in which the existing member is an account holder.

I authorise the fund to make a one-off direct debit contribution of \$  as follows (all details must be provided):

▶ Name of Australian financial institution

Branch number (BSB)

 - 

Account number

Name of account holder

Note: Our Direct Debit Request Service Agreement is provided on page 4 of this form. Direct debit is not available on the full range of bank accounts – if in doubt, refer to your bank or financial institution.

I am transferring the following amount from my existing Retirement Access account \$

I enclose a cheque for \$  payable to 'Commonwealth Bank Group Super'

### Section 4. Investment options

#### 4A. Investment selection

You should read the **PDS and Reference Guide: Investments** before making any investment selection. Your selected option(s) will apply to all future contributions and/or transfers, unless you tell us otherwise. If you do not select an option, or your selection does not total 100%, the default Balance (MySuper) investment option will apply. We make no representation that this default option is the most appropriate option for you. You can change your investment selection at any time – refer to the **PDS and Reference Guide: Investments** for more information. If you select more than one option, you can nominate the one option from which the monthly administration fee and any insurance premiums will be deducted. If you do not nominate an option for this purpose, fees and premiums will be deducted based on the trustee's default order.

Choose **one or more** of the following investment options:

Diversified options				Single asset class options				TOTAL
Conservative	Moderate	Balanced	Growth	Cash	Fixed Interest	Australian Shares	International Shares	
<input type="text"/> %	<input type="text"/> %	<input type="text"/> %	<input type="text"/> %	<input type="text"/> %	<input type="text"/> %	<input type="text"/> %	<input type="text"/> %	= <input type="text"/> 100%

Deduct fees from this investment option (name **one** of your selected options, if more than one above)

#### 4B. Auto-rebalancing facility

You can elect to have your account automatically rebalanced on a regular basis in line with the investment selection you chose in Section 4A. Before enabling this option, please read the **PDS and Reference Guide: Investments** to understand the effects of auto-rebalancing.

Choose **one** of the following options:

**Yes** – enable auto-rebalancing on my account on the following basis (choose **one**):  Annually **or**  Quarterly

**No** – I do not want auto-rebalancing enabled on my account

### Section 5. Online account 'transact' access

You will automatically have 'enquiry' access to view your account online via FirstNet. If you would like to be able to transact online, e.g. switch investment options, you must request 'transact' access to your account. To change from default 'enquiry' access, complete this section below.

I want online 'transact' access  I do not want any online access, including enquiry access

### Section 6. Viewing your account balance in netbank

Commonwealth Bank Group customers with a NetBank ID will automatically be able to view an Accumulate Plus balance in NetBank and the CommBank App and set up a single sign-on between NetBank and your online super account (FirstNet). Exchanging some member information with the Group is required to make this feature available – for more information, read **Reference Guide: General information** or our privacy policy. To **opt out** of exchanging member information with the Group for these purposes, complete this section below.

I want to **opt out** of exchanging information with the Group for the purposes of viewing my account in these platforms.

## Section 7. Declaration and signature – to be completed by new member applicant

I hereby apply for membership of Accumulate Plus. I declare and agree that:

- I've received and read the **Member Guide (PDS) for Accumulate Plus** and the material incorporated by reference (**Reference Guides**), together referred to as 'the PDS'. This application form was included in or accompanied by the PDS and I've accepted the offer in Australia.
- If I've received this PDS from the internet or other electronic means, I've received it personally or a printout of it, accompanied by or attached to this application form.
- The information I've given in this application is correct and complete.
- I undertake to provide the fund any requested information relating to my membership and to notify the fund if that information changes.
- I understand that membership of Accumulate Plus is subject to the terms of the fund's trust deed and the insurance policy if applicable. If there are any differences between what's written in the PDS and the trust deed or insurance policy, the trust deed or insurance policy prevails.
- If I'm withdrawing or transferring money from another account in the fund to open this Accumulate Plus account, there will generally be at least one NSW bank business day where this money is not invested.
- By providing an email address I consent to receiving communications, notices, including statements, newsletters and other important information, to my email address, and by providing a mobile number I consent to its use for security validations, and I understand that I can change these contact preferences at any time.
- By providing my tax file number, I give consent to its use and disclosure as set out in **Reference Guide: How super is taxed**.
- I have read and understood the Privacy section of **Reference Guide: General information** and I acknowledge and consent to the use and disclosure of my personal information as detailed in that section.
- I agree with the terms and conditions for transacting with the fund as set out in **Reference Guide: General information**.
- Any future investments will be invested in line with the last investment selection I have made, or invested into the default option if I've never selected an option or if my selection does not total 100%, unless I instruct you otherwise.
- 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.
- 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 options or any particular rate of return from the investment options.

### Direct Debit Request Authorisation

- I/We authorise and request Commonwealth Bank Officers Superannuation Corporation Pty Limited (APCA ID 303908) to arrange for funds to be debited from my/our account at the financial institution identified in Section 3 and as prescribed through the Bulk Electronic Clearing System (BECS).
- I/We have read and understood the **Direct Debit Request Service Agreement** on page 4 of this form.

**Signature of new member applicant**  **Print name**  **Date**

*If your opening contribution (Section 3) is a direct debit from a joint bank account, the joint account holder must also authorise the direct debit below.*

**Signature of joint bank account holder (if applicable)**  **Print name**  **Date**

## Section 8. Only required if application is for a spouse account, in which the case, the existing member should complete below

- I declare that the new member applicant named in Section 2 of this form is my 'spouse', who is defined for the purposes of opening a spouse account as (i) a person who is legally married to me, (ii) a person (whether of the same or opposite sex) with whom I am in a relationship registered under a prescribed state/territory relationships register, or (iii) a person (whether of the same or opposite sex) who, although not legally married to me, lives with me on a genuine domestic basis in a relationship as couple.
- I understand that all contributions to the applicant's account, whether made by me or the applicant, are preserved in the applicant's name.

### Direct Debit Request Authorisation

- I/We authorise and request Commonwealth Bank Officers Superannuation Corporation Pty Limited (APCA ID 303908) to arrange for funds to be debited from my/our account at the financial institution identified in Section 3 and as prescribed through the Bulk Electronic Clearing System (BECS).
- I/We have read and understood the **Direct Debit Request Service Agreement** on page 4 of this form.

**Signature of existing member (if applicable)**  **Print name**  **Date**

*If your opening spouse contribution (Section 3) is a direct debit from a joint bank account, the joint account holder must also authorise the direct debit below.*

**Signature of joint bank account holder (if applicable)**  **Print name**  **Date**

**Please return your completed form to Commonwealth Bank Group Super:**

**Mail:** GPO Box 4758, Sydney NSW 2001 **Email:** oursuperfund@cba.com.au

## Direct debit request service agreement

### Our commitment to you

- We will send you confirmation of the direct debit.
- Where the due date for a direct debit request falls on a non-business day, we will debit the amount on the next business day.
- We will provide written notice of any proposed changes to your direct debit arrangements with no less than 14 days notice. If you are unhappy with any changes we make, you may cancel your direct debit arrangement without fee or charge by providing us with written notice as outlined under the heading 'Your rights'.
- We will keep all information provided by you, and details of your nominated account at the financial institution, private and confidential. The financial institution may require such information to be provided in the event of a claim or relating to an alleged incorrect or wrongful debit.
- We will investigate and deal promptly with any queries, claims or complaints regarding debits, providing a response within 5 business days.

### Your commitment to us

- Direct debit through BECS is not available on all accounts. You are advised to check your account details against a recent statement from your financial institution and if uncertain, you should check with your financial institution before completing the Direct Debit Request.
- It is your responsibility to ensure that the authorisation on the direct debit request is identical to the account signing instruction held by the financial institution of the nominated account.
- It is your responsibility to ensure that sufficient funds are available in the nominated account to meet the drawing. We do not issue an invoice or billing advice for the debit. If you are uncertain as to when the debit will be processed to your account, you should check with your financial institution.
- It is your responsibility to advise us if the account nominated by you to receive the drawings is altered, transferred or closed.
- It is your responsibility to arrange with us a suitable alternate payment method if the drawing arrangements are stopped by either you or the nominated financial institution.
- It is your responsibility to meet any charges resulting from the use of the direct debit system. This may include fees charged by us as a result of drawings returned unpaid, with such fees being equal to actual costs we incur.

### Your rights

- To stop a debit payment, you may request to defer, alter or cancel the drawing by advising us in writing prior to the direct debit being enacted. You can write to us at GPO Box 4758, Sydney NSW 2001. You can also request to cancel the debit directly with the financial institution.
- All transactions disputes, queries, and claims should be raised directly with us. We will provide a verbal or written response within 5 business days from the date of the notice. If the claim/dispute is successful, we will reimburse you by way of cheque or electronic credit to your nominated account. You can also direct any dispute or claims directly to the financial institution.

## Other features and options available for your account

The following is an overview of some of the features and options available for your Accumulate Plus account. You should always refer to the most up-to-date PDS and Reference Guides before finalising any decisions about your account. These documents are available from [oursuperfund.com.au/pds](http://oursuperfund.com.au/pds) or by calling us on 1800 023 928. Forms are available from [oursuperfund.com.au/forms](http://oursuperfund.com.au/forms).

### Consolidate or transfer super from other funds

You can transfer super from another super fund into your Accumulate Plus account by completing our *Request to transfer my super balance* form.

**Important note:** Whenever you change funds you should check how it might affect any benefits you have in your other fund, such as insurance cover. We don't charge you a contribution or transfer fee.

If you transfer your total account balance from another fund into your Accumulate Plus account, you may be eligible to transfer any Death and Total and Permanent Disablement (TPD), Death-only and/or Salary Continuance (income protection) insurance cover you have in that fund as well. This may make it easier for you to consider consolidating your super.

Find out more in our relevant *Reference Guide: Insurance cover or Request to transfer my super balance and insurance cover* form.

### Insurance cover

You may be eligible to apply for Death and TPD or Death-only cover, and/or Salary Continuance cover by completing our *Insurance application* form.

Read our *Reference Guide: Insurance cover* for more information.

### Beneficiaries for your account

If you have specific wishes about who should receive the balance of your account if you die, you should make a non-lapsing death benefit death nomination.

Read our *Reference Guide: Death benefits or Non-lapsing death benefit nomination* form.

Use the following details to contact us regarding direct debit arrangements or enquiries:

- Phone 1800 023 928 or email [oursuperfund@cba.com.au](mailto:oursuperfund@cba.com.au)
- Write to Commonwealth Bank Group Super, GPO Box 4758, Sydney NSW 2001.