

This form can be used for the following products (collectively referred to as the Plan):

- Bendigo SmartStart Super®
- Bendigo SmartStart Pension

Please complete this form in **black** or **blue** ink using **CAPITAL LETTERS** and where provided, mark answer boxes with an **X**.

Before providing your Tax File Number (TFN), please read the important information regarding the collection of your TFN in step 2 below.

Step 1 Member personal details

Member number (if known)	<input type="text"/>	Date of birth	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>
Title	<input type="text"/>	Surname	<input type="text"/>				
Given name(s)	<input type="text"/>						

Current residential address

Address	<input type="text"/>					
Town/Suburb	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>	
Phone Number	<input type="text"/>					
Email Address	<input type="text"/>					

Step 2 TFN details

Under the Superannuation Industry (Supervision) Act 1993, Bendigo Super is authorised to collect your tax file number (TFN), which will only be used for legal purposes and in accordance with the law. You should read Bendigo Super's privacy policy, available at bendigosuperannuation.com.au, which contains information about how we deal with personal information including the TFN.

The purposes currently authorised include:

- taxing superannuation contributions at concessional rates.
- finding and amalgamating your superannuation benefits where insufficient information is available.
- passing your TFN to the Australian Taxation Office for the purposes of calculating any excess contributions tax.
- allowing Bendigo Super to provide your TFN to another superannuation fund receiving any benefits you may transfer, unless you request in writing that your TFN is not to be disclosed to any other trustee.

It is not an offence if you do not provide your TFN. However, if you do not provide your TFN, please note the following consequences:

- the Plan will not be able to accept any after tax contributions (for example, personal contributions and spouse contributions), which may affect your eligibility to receive a government co-contribution.
- your before tax contributions (for example, compulsory employer contributions and salary sacrifice contributions) will be subject to an additional tax of 31.5%, this is in addition to the usual 15% tax.
Note: If you later quote your TFN to the Plan, Bendigo Super will apply to the ATO for a refund to your account of any penalty tax that had been deducted from your contributions in the previous 3 years.
- the taxable element of any superannuation lump sum (cash) payment will be subject to withholding tax at the top marginal tax rate.
- there may be a delay in payment of your benefits.

Choosing to quote your TFN will also make it easier to keep track of your superannuation in the future.

For more information, please contact our Client Services Team on 1800 033 426.

I have read the above and agree to provide my TFN as follows:

Step 3 Declaration

- I/We have read and understood Bendigo and Adelaide Bank Group's Privacy Policy which is available at www.bendigobank.com.au/privacy-policy and agree that Bendigo Superannuation Pty Ltd (Bendigo Super) and Bendigo and Adelaide Bank Group may collect, use and disclose my personal information for the purposes of administering my account in accordance with the law.
- In respect of electronic instructions (email, fax) in relation to this request, I agree and acknowledge that Bendigo Super:
 - will not accept electronic instructions unless it is accompanied by your scanned or faxed signature;
 - are not responsible for any loss or delay that results from a transmission not being received by Bendigo Super;
 - will only process your electronic instructions if they are received in full and have been signed by you;
 - will not accept a receipt confirmation from the sender's facsimile machine or computer as evidence of receipt of the instructions unless the confirmation receipt clearly applies, on its face, to the specific instructions transmitted electronically (e.g. these instructions appear on the same page as the confirmation) and is not able to be tampered with;
 - will not compensate you for any losses relating to electronic instructions except to the extent of any negligence or bad faith on the part of Bendigo Super, unless required by law; and
 - do not take responsibility for any fraudulently or incorrectly completed or signed electronic instructions. In the event of any such fraud you agree to release us from, and indemnify us against, all losses and liabilities whatsoever arising from our acting reasonably in good faith in accordance with any instructions received electronically bearing your member number and a signature purportedly yours.

Signature

Date

 / /

Contact Information:

Bendigo Superannuation Pty Ltd

Bendigo SmartStart

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Fax: 03 6215 5800

Email: superannuation@bendigobank.com.au

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