

3. DETAILS OF BANK ACCOUNT TO BE DEBITED

Your contribution will be debited from the bank account that you nominate below. You can only nominate a bank account that is held in your name.

Name of Australian financial institution

Branch name

Branch number (BSB)

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Account number

Name of account holder

4. INVESTMENT ALLOCATION

Please indicate below how you would like your contribution invested. If you do not select an option below, your contribution will be invested in line with your existing investment selection (or the default option if you have not made an investment selection). If you have established auto-rebalancing on your account, all additional contributions must be made in line with your nominated investment selection, otherwise the auto-rebalancing facility will be cancelled. You should refer to the PDS before making any investment selection. You may wish to seek professional advice to decide what option is best for you and when making an investment selection.

Choose **ONE** of the following options:

- I would like to invest this contribution in line with my existing investment selection or auto-rebalancing instructions.
- I would like to invest this contribution in the investment options I have selected below (select **ONE OR MORE** of the following):

Option	Percentage	OR	Amount
Mix 30	<input type="text"/> %		\$ <input type="text"/> , <input type="text"/> .
Mix 50	<input type="text"/> %		\$ <input type="text"/> , <input type="text"/> .
Mix 70	<input type="text"/> %		\$ <input type="text"/> , <input type="text"/> .
Mix 90	<input type="text"/> %		\$ <input type="text"/> , <input type="text"/> .
Cash	<input type="text"/> %		\$ <input type="text"/> , <input type="text"/> .
Fixed Interest	<input type="text"/> %		\$ <input type="text"/> , <input type="text"/> .
Australian Shares	<input type="text"/> %		\$ <input type="text"/> , <input type="text"/> .
International Shares	<input type="text"/> %		\$ <input type="text"/> , <input type="text"/> .
TOTAL	1 0 0 %		\$ <input type="text"/> , <input type="text"/> .

Note: The investment option(s) selected above (if any) will apply **ONLY** for the contribution to which this form refers. Any future contributions (by any method) will be invested in line with your existing investment selection (or the default option if you have not made an investment selection). You can change your investment selection online via FirstNet at www.osfsuper.com.au or by completing the Investment Selection Form available from www.osfsuper.com.au.

5. EMPLOYMENT DETAILS

In order to invest in super, you (if you are making a personal contribution) or the receiving spouse (in the case of a spouse contribution) must meet certain criteria based on age and employment status. Please indicate below any option(s) that applies to you or the receiving spouse.

- Under age 65
- Aged 65-74 Have you worked for at least 40 hours in 30 consecutive days in the current financial year? Yes No
(includes contributions made within 28 days after the end of the month in which you turn 75)
- Permanently retired

Note: You cannot receive a spouse contribution if you are over age 70.

Direct debit terms and conditions

Our commitment to you

- We will keep all information provided by you, and details of your nominated account at the financial institution, private and confidential.
- 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

- It is your responsibility to check with your financial institution prior to completing the direct debit request, that direct debiting is available on that account.
- 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.
- 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.

Your rights

- You may request to defer, alter or cancel the drawing by advising us in writing prior to the direct debit being enacted.
- 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.

Please phone OSF Investor Services on 1800 023 928 or email osfms@colonialfirststate.com.au with any enquiries.

Claiming a tax deduction

Personal deductible contributions

In some cases (generally if you are substantially self-employed), you may be able claim a tax deduction for personal contributions you make to your super.

To claim a deduction **ALL** of the following conditions must apply:

- The deduction must be in relation to the financial year in which you make the contributions.
- No more than 10% of your assessable income plus reportable fringe benefits plus reportable employer super contributions can be obtained from activities as an employee.
- You must notify the Trustee of your intention to claim a tax deduction using the approved form. This notice must be given by the *earlier* of (i) the end of the day in which you lodge your tax return for the financial year in which the tax deduction is claimed or (ii) the end of the following income year.
- At the time you give the notice, you must be a member of the OSF.
- The Trustee must have acknowledged the notice.

Claiming a tax deduction may result in personal deductible contributions that are subject to 15% contributions tax and may count towards your concessional contributions cap—refer to the current PDS for more information.

If you are eligible and want to claim a tax deduction for a personal contribution, you can download the approved form *Notice of intent to claim or vary a deduction for personal super contributions* from the Tax Office's website www.ato.gov.au (search for form number 71121) or contact OSF Investor Services on 1800 023 928.