

# Change of Details Form Superannuation Product only



Please use this form to update your details for FirstChoice Wholesale Personal Super (011)

SAVE FORM

PRINT FORM

Please complete this form using **BLACK INK** and print well within the boxes in **CAPITAL LETTERS**.

Mark appropriate answer boxes with a cross ☒.

Start at the left of each answer space and leave a gap between words.

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

## 1 INVESTOR DETAILS

Account number\* – To avoid processing delays please ensure your account number is clearly marked.

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Title

Mr		Mrs		Miss		Ms		Other	
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Full given name(s)\*

Surname\*

Date of birth\*

## 2 USE THIS SECTION TO UPDATE YOUR CONTACT DETAILS

For security purposes please ensure **both** existing and new details are completed.

Existing residential address (PO Box is NOT acceptable)

Unit number		Street number		Street name				
Suburb					State		Postcode	
Country								

New residential address (PO Box is NOT acceptable)

Unit number		Street number		Street name				
Suburb					State		Postcode	
Country								

Existing postal address

Unit number		Street number		PO Box		Street name		
Suburb					State		Postcode	
Country								

New postal address

Unit number		Street number		PO Box		Street name		
Suburb					State		Postcode	
Country								

Work phone number

Home phone number

Fax number

Mobile phone number

Email address

New email address

### 3 USE THIS SECTION TO PROVIDE YOUR TAX FILE NUMBER (TFN)

**Tax File Number** (Please refer to attached instructions for information about the collection of your TFN and the implications of not providing your TFN. This could mean that you will pay more tax or that certain contributions will not be accepted).

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Do you consent to Avanteos Investments Limited (AIL) acting on your behalf and using your TFN to search the ATO's SuperMatch program for your other super accounts? This consent will be held into the future and will allow us to complete periodic searches on your behalf. For further information on how we use your TFN, see the 'Taxation' section of the PDS.

☐ Yes ☐ No You may withdraw your consent at any time by calling us on 13 13 36.

### 4 USE THIS SECTION TO CHANGE YOUR BANK ACCOUNT DETAILS

**Note:** New bank account details **cannot** be accepted via fax. Please upload your form via FirstNet or send to us by post.

I/We authorise and request CFSIL (User ID 011802 & 619909), until further notice in writing to arrange for funds to be debited from my/our account, at the financial institution identified in the schedule below, any amounts which CFSIL may debit or charge me/us through the Bulk Electronic Clearing System (BECS).

**Note:** Third party bank accounts cannot be used for transacting online without authorisation and signatures from all account holders.

Name of Australian financial institution

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Branch name or address

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Branch number (BSB)

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Account number

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Account name

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Please update the following services with these new bank account details. **Please tick the appropriate box(es):**

☐ Regular Monthly Investment Plan ☐ Online Services

Please note that by providing bank details in this section you authorise AIL to retain these details for all future transaction requests that you nominate. Please see the terms and conditions in the current Product Disclosure Statement (PDS).

☐ Cross (X) this box if you wish to remove your existing bank details.

**Signature of bank account holder**

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Print name

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Date signed

dd/mm/yyyy
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**Signature of bank account holder**

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Print name

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Date signed

dd/mm/yyyy
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## 5 USE THIS SECTION TO UPDATE OR CHANGE YOUR ACCOUNT NAME

If your name has changed, please attach a copy **certified** by a Justice of the Peace, solicitor or notary of the documentation by which you registered your change of name, such as a Marriage Certificate, Deed Poll or Decree nisi (in the case of divorce). Additional certification options are available from our 'Certification of documents - list of prescribed persons' form at [www.cfs.com.au/content/dam/prospects/fs/4/5/fs4523.pdf](http://www.cfs.com.au/content/dam/prospects/fs/4/5/fs4523.pdf). Please ensure you provide a **certified** copy of your passport or driver's licence with your new identity for Anti-Money Laundering requirements.

Title

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Full given name(s)\*

Surname\* (Please supply relevant certified documents if details have changed)

Date of birth\*

Old signature of member

Print name

Date signed

New signature of member

Print name

Date signed

## 6 USE THIS SECTION TO CHANGE YOUR ONLINE SERVICES

You can elect to access your investment details over the internet through FirstNet. Online access is provided under the terms and conditions outlined in the Product Disclosure Statement. Transactional access is not available to certain investors, and will vary across our product range. Any selection you make in this section will apply to all investments you hold with us.

What type of online access do you require?

☐ Transactional access ☐ Enquiry access ☐ No online access

## 7 DECLARATION

I declare that:

- all details in this form are true and correct
- if this form is signed under Power of Attorney, the Attorney declares that they have not received notice of revocation of that power (a certified copy of the Power of Attorney should be submitted with this form unless we have already sighted it)
- I release and indemnify AIL against any liabilities whatsoever arising out of AIL acting on any communications received by phone, fax, or other electronic means including without limitation transactions effected through the internet in respect of my investments
- AIL and/or its related entities will not be liable to you for any loss you suffer (including consequential loss) caused by the fact that we may delay, block, freeze or refuse to process a transaction or refuse to provide you any (initial or ongoing) services, in circumstances where:
  - we have a legal obligation to refuse to provide those services;
  - your transaction may cause us or you to breach any Australian laws or the laws of another country.

I acknowledge that:

- the investment performance and the repayment of capital of AIL products is not guaranteed.

Signature of member

Date signed

## DIRECT DEBIT REQUEST AUTHORISATION

- I authorise and request Colonial First State Investments Limited (User ID 011802 & 619909) to arrange for funds to be debited from my/our account at the financial institution identified in **section 4** above and as prescribed through the Bulk Electronic Clearing System (BECS);
- I have read the 'Direct Debit Request Service Agreement' provided with this form and agree with its terms and conditions;
- I request this arrangement to remain in force in accordance with details set out in **section 4** and in compliance with the 'Direct Debit Request Service Agreement'.

Investments in Colonial First State FirstChoice Wholesale Personal Super USI FSF0511AU (referred to as 'FirstChoice' or 'the fund') are offered from Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557 by Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531.

Print name

  

Please send the completed form to:

Colonial First State  
Reply Paid 27, Sydney NSW 2001

# Important information about changing your account details

## How do I change my account details?

As an investor with Avanteos Investments Limited (AIL) there are a number of ways you can make changes to your account including over the internet, by phone, letter, fax or by using the pre-printed form attached.

The following circumstances may constitute a change of account details:

- Updating your contact details (address, phone number etc)
- Changing or providing your Tax File Number
- Changing your Australian financial institution account
- Updating or changing your account name

## What happens if you do not quote your Tax File Number (TFN)?

You are not obligated to provide your TFN to your super fund. However, if you do not provide your TFN, you may be taxed at the highest marginal tax rate plus the Medicare levy on contributions made to your account in the year, compared to the concessional tax rate of 15%. We may deduct this additional tax from your account.

If we do not have your TFN, you will not be able to make non-employer contributions to your account. Choosing to quote your TFN will also make it easier to keep track of your super in the future.

Under the Superannuation Industry (Supervision) Act 1993, your superannuation fund is authorised to collect your TFN, which will only be used for lawful purposes. These purposes may change in the future as a result of legislative change. The TFN may be disclosed to another superannuation provider, when your benefits are being transferred, unless you request in writing that your TFN is not to be disclosed to any other trustee.

### Warning: Your Tax File Number (TFN)

Under super law (Superannuation Industry (Supervision) Act 1993), we can collect, use and disclose your TFN. If you provide your TFN, it will be treated confidentially.

If you give us your TFN, you are giving us consent to use it for legal purposes, including:

- calculating the tax on any benefits you're entitled to
- providing information, including your TFN, to the Commissioner of Taxation
- where applicable and unless you opt out, searching for your other super accounts.

With your consent, when we search for your other super accounts, you are consenting to us acting on your behalf and using your TFN to search the ATO's SuperMatch program for super amounts held on your behalf by the ATO or by other super funds (and seeking more information from those funds about the accounts found). This consent will be held into the future and will allow us to complete periodic searches. If at any time you wish to withdraw your consent, please contact us on 13 13 36.

We will let you know the results of all searches of the SuperMatch program, and we will contact you to see if you would like us to consolidate your super accounts with us.

If you ever ask us to roll over your benefits to another super fund, we may also give your TFN to that fund.

### What are the advantages of providing it?

You don't have to give us your TFN – it's not required by law. But giving us your TFN has the following advantages:

- we will be able to accept all permitted types of contributions to your account(s);
- other than the tax that may ordinarily apply, you will not pay more tax than you need to – this affects both contributions to your super and benefit payments when you start drawing down your super benefits; and
- it will make it much easier to find different super accounts in your name so that you receive all your super benefits when you retire.

### When will we be checking and updating your TFN?

Under current legislation, we are required to check whether you have supplied us with a valid TFN whenever we roll over or transfer your account balance. We may do this more often, to ensure that we have the most current

and valid data for you. Where you don't provide us with a valid TFN, we may update our records with a valid TFN provided by the ATO. In such an event, we will not inform you of this update. If we receive a TFN from the ATO, you will be taken to have provided your TFN.

- If you don't provide your TFN and you roll over your balance from another fund, the trustee of the other fund may provide your TFN. If so, we will update our records accordingly.

**Note:** The legal purposes may change in the future following legislative change and the consequences of not providing your TFN may also change.

# Direct Debit Request Service Agreement

This is your Direct Debit Service Agreement with Colonial First State Investments Limited, User ID 011802 & 619909, ABN 98 002 348 352 (the Debit User). 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 (DDR) and should be read in conjunction with your DDR authorisation.

## Our commitment to you

- We will send you regular transaction statements in addition to the initial confirmation of your drawings.
- Where the due date for a drawing falls on a non-business day, we will draw the amount on the next business day. If you are unsure about which day your account has or will be debited you should ask your financial institution.
- 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 sent to the preferred email or address you have given us. 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 may terminate your direct debit arrangement if drawings are returned unpaid, or if debit is unsuccessful three times in any 12-month period.
- We may disclose your direct debit and related account details at the request of your financial institution in connection with a claim made for an alleged incorrect or wrongful debit, or to the extent specifically required by law. Otherwise, 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 21 business days.

## Your commitment to us

- It is your responsibility to check with your financial institution whether direct debiting is available from your account as direct debiting is not available through BECS on all accounts offered by financial institutions.
- 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 at all times that sufficient funds are available in the nominated account to meet a drawing on the due date for payment.
- 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 alternative payment method if the drawing arrangements are stopped either by you or by 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, such fees being equal to actual costs we incur.

## Your rights

- You may request to defer or alter the agreed drawing schedule by giving written notice to us or by calling Investor Services on 13 13 36. Such notice should be received by us at least five business days prior to the due date for the next drawing.
- You may cancel the direct debit arrangement at any time by giving written notice to us or by calling Investor Services on 13 13 36. Such notice should be received by us at least five business days prior to the due date for the next drawing. Your nominated financial institution may also accept a request to cancel your direct debit arrangement with us.
- All transaction disputes, queries and claims should be raised directly with us. We will provide a verbal or written response within 21 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. Alternatively you can contact your financial institution for assistance.

**Please phone Colonial First State Investor Services on 13 13 36 with any enquiries or send an email to [contactus@cfs.com.au](mailto:contactus@cfs.com.au).**