

## TeleAccess Application form

### Purpose of this form

Use this form to apply for or make amendments to your TeleAccess facility.

TeleAccess allows you to easily make additional investments, partial withdrawals or switch your investment options over the phone by calling our Service Centre.

### Important notes

TeleAccess applies to ClearView WealthFoundations Super and Pension, ClearView Managed Investments, ClearView Roll-Over Bond and ClearView Savings Bond (**ClearView Products**). Any changes you make to this facility will apply to all accounts held in ClearView Products.

### Please indicate what you would like to do:

- Apply for the TeleAccess facility (complete all sections)
- Update your bank account details associated with TeleAccess (complete all sections)
- Cancel your TeleAccess facility (complete sections A & C or call us on **132 977**)

### A. Account details

**Note:** if you have more than one account number, please just supply one to help identify you. Once approved, the TeleAccess facility will apply to all your accounts held in ClearView Products.

Account number  /  (e.g. CSUP / 100000)

Given name(s)

Surname

Date of birth

Contact phone number

Email address (optional)

**If this is a joint account (ClearView Savings Bond and Managed Investments only) – complete the details for the second investor:**

Given name(s)

Surname

Date of birth

Contact phone number

Email address (optional)

## B. Nominated bank account

This bank account nominated below will be used:

- to make additional contributions or investments via TeleAccess; and
- to receive withdrawals via TeleAccess.

This will not affect any regular direct debits. For pension members this will be the same account that is used to receive any regular pension payments that you have in place.

**Note:** identification is required before any withdrawals can be made from your ClearView account/s. If you have not provided your identification previously to ClearView please provide a certified copy of your identification with this application. For a full list of acceptable documents please refer to [clearview.com.au/ID](http://clearview.com.au/ID).

Name of account holder

BSB number

Account number

## Direct debit declaration:

You request and authorise ClearView Financial Management Limited (User ID 101077) and ClearView Life Assurance Limited (User ID 022829) to debit your nominated account in accordance with the ad-hoc payment arrangement made between us as set out in this TeleAccess Application form. You acknowledge that this debit will be made through the Bulk Electronic Clearing System (**BECS**) from your account held at the financial institution you have nominated in this TeleAccess Application form and will be subject to the terms and conditions of the Direct Debit Request Service Agreement (**Agreement**). For further information, refer to the section titled 'Direct Debit Request Service Agreement' below.

By signing and/or providing a valid instruction in relation to your Direct Debit Request, you understand and agree to the terms and conditions governing the debit arrangement between yourself and ClearView as set out in this request and in the Agreement. You understand that where an ad-hoc deduction is dishonoured, a fee is charged and a processing fee may be charged by your financial institution each time a contribution is made. All bank account signatories must sign below.

Bank account signatory

Date signed

Full name (print clearly in block letters)

**If joint account**

Second bank account signatory (if applicable)

Date signed

D	D	M	M	Y	Y	Y	Y
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Full name (print clearly in block letters)

**C. Member declarations and signature(s)**

By signing this form, you declare that:

- you agree to the TeleAccess Conditions of Use as set out below;
- you have received a copy of the Target Market Determination (**TMD**) and PDS for your product (if applicable);
- you have read the TMD and PDS and believe you are within the product's target market (if applicable) and wish to proceed;
- all the details given in this form are true and correct; and
- if signing under a power of attorney, you verify that, at the time of signing, you have not received a notice of revocation of that power.

Signature of account holder

Date signed

D	D	M	M	Y	Y	Y	Y
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Full name (print clearly in block letters)

**If joint account (ClearView Savings Bond and Managed Investments only):**

Signature of second account holder

Date signed

D	D	M	M	Y	Y	Y	Y
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Full name (print clearly in block letters)

## TeleAccess conditions of use

If you join TeleAccess the following Terms and Conditions apply:

- A withdrawal can only be paid to the financial institution account last nominated by you to us in writing. This account must be in your name or in joint names with you as one of the joint account holders;
- The confidentiality of the Security Access Number (**SAN**) is your responsibility and the SAN will be sent by post at your risk. You can telephone us to cancel the SAN or to be issued with a new SAN. We may ask for additional information other than the SAN before a transaction is processed but we may also choose not to require additional information;
- Under TeleAccess, access will be given to any person who uses the SAN and complies with any other security procedures that we apply from time to time. We will treat any instruction or request from that person as an instruction or request from you;
- ClearView WealthFoundations Super members and ClearView Managed Investments investors who wish to use the facility to make additional investments over the phone need to complete the 'Direct debit declaration' in Section B. ClearView WealthFoundations Pension, ClearView Roll-Over Bond and ClearView Savings Bond investors cannot make additional investments over the phone.
- You may cancel your use of TeleAccess or change any of the details provided by you to us in relation to the facility by notifying us in writing;
- We may cancel or materially vary the terms of the facility by providing reasonable prior notice to you;
- We will not have any liability for any claims, costs or losses arising in connection with TeleAccess, including in connection with misuse of the SAN or other misuse of the facility. A member or investor who elects to use the facility indemnifies us against all claims, costs and losses of this type;
- Where ClearView WealthFoundations Pension members use the TeleAccess facility to make partial withdrawals, benefits will be taken proportionally between tax-free and taxable components as determined at the commencement of your pension account; and
- You consent to our collection, use and disclosure of your personal information as set out in the Privacy Policy, which is available at [clearview.com.au/privacy](https://clearview.com.au/privacy).

### Sending your form

Please send the form to us via your email address on file or mail.

Mailing address:

**ClearView Wealth  
Reply Paid 4232  
Sydney NSW 2001**

Email address:

**client.wealth@clearview.com.au**

If you have any questions or need help please call our Service Centre on **132 977**.

This document is issued by Equity Trustees Superannuation Limited (ABN 50 055 641 757, RSE Licence L0001458, AFSL 229757) as Trustee for the ClearView Retirement Plan ABN 45 828 721 007 RSE Registration No R1001624. ClearView Managed Investments is issued by ClearView Financial Management Limited ABN 99 067 544 549 AFSL Licence No. 227677. ClearView Rollover Bond and ClearView Savings Bond are issued by ClearView Life Assurance Limited ABN 12 000 021 581 AFSL 227682.

## Direct Debit Request Service Agreement

By signing a direct debit request, you have authorised ClearView Life Assurance Limited (CLAL) and ClearView Financial Management Limited (CFML) to arrange for funds to be debited from your bank account for contributions into your ClearView Products account. You should refer to the direct debit request and this Direct Debit Request Service Agreement set out below for the terms of the arrangement between CLAL, CFML and you.

The following is your Direct Debit Request Service Agreement with us. The agreement is designed to explain what your obligations are when undertaking a Direct Debit arrangement with CLAL and CFML. It also details CLAL and CFML's obligations to you.

### Definitions

**Account** means the account held at your financial institution from which we are authorised to arrange for funds to be debited.

**Agreement** means this direct debit request Service Agreement between you and us.

**BECS** means Bulk Electronic Clearing System as managed by the Australian Payments Clearing Association Ltd.

**Business day** means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

**Debit day** means the day that payment by you to us is due.

**Debit payment** means a particular transaction where a debit is made.

**Direct debit request** means the direct debit request between us and you.

**Us or we or our** means CLAL and CFML, who you have authorised by signing a direct debit request.

**You** means the customer who signed the direct debit request.

**Your financial institution** is the financial institution where you hold the account that you have authorised us to arrange to debit.

### 1. Debiting your account

- 1.1 By signing a direct debit request, you have authorised us to arrange for funds to be debited from your account. You should refer to the direct debit request and this agreement for the terms of the arrangement between us and you.
- 1.2 We will only arrange for funds to be debited from your account as authorised in the direct debit request.

- 1.3 If the debit day falls on a day that is not a business day, we may direct your financial institution to debit your account on the following business day. If you are unsure about which day your account has or will be debited, you should ask your financial institution.

### 2. Changes by us

- 2.1 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.

### 3. Changes by you

- 3.1 Subject to 3.2 and 3.3, you may change the arrangements under a direct debit request (which may include requesting deferment or alteration of the request) by writing to us in accordance with the 'Notice' section of this agreement.
- 3.2 You may change or cancel your authority or your direct debit request (and may stop any debit payment before it occurs) by writing to us at least seven (7) business days before your next debit day in accordance with the 'Notice' section of this agreement.
- 3.3 You should direct all requests for such stops or cancellations to us in the first instance rather than to your financial institution.
- 3.4 Your authority and direct debit request will be cancelled if you close your ClearView Products account.

### 4. Your obligations

- 4.1 It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the direct debit request.
- 4.2 If there are insufficient clear funds in your account to meet a debit payment:
  - (a) you may be charged a fee and/or interest by your financial institution;
  - (b) you may also incur fees or costs imposed or incurred by us (provided that we have given you notice of any fees or costs imposed by us);
  - (c) you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment; and
  - (d) the settlement of an investment transaction may be delayed.

- 4.3 You should check your account statement to verify that the amounts debited from your account are correct.
- 4.4 If CLAL and CFML is liable to pay goods and services tax (**GST**) on a supply made in connection with this agreement, then you agree to pay CFML and CLAL on demand an amount equal to the consideration payable for the supply, multiplied by the prevailing GST rate.

## 5. Dispute

- 5.1 If you believe that there has been an error in debiting your account, you should notify us on **132 977** and confirm that notice in writing with us as soon as possible so that we can resolve your query.
- 5.2 If we conclude as a result of our investigations that your account has been incorrectly debited, we will arrange for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.
- 5.3 If we conclude as a result of our investigations that your account has not been incorrectly debited, we will respond to your query by providing you with reasons and any evidence for this finding.
- 5.4 Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still refer it to your financial institution, which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

## 6. Accounts

You should check:

- (a) with your financial institution whether direct debiting is available from your account as direct debiting through BECS is not available on all accounts offered by financial institutions;
- (b) your account details which you have provided to us are correct by checking them against a recent account statement; and
- (c) with your financial institution before completing the direct debit request if you have any queries about how to complete the direct debit request.

## 7. Confidentiality

- 7.1 We will keep any information (including your account details) in your direct debit request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information. We will comply with any relevant privacy laws.
- 7.2 Subject to relevant privacy laws, we will only disclose information that we have about you:
- (a) to the extent specifically required by law;
  - (b) for the purposes of this agreement (including disclosing information in connection with any query or claim); or
  - (c) to your financial institution if your financial institution requires such information in connection with a claim made on it relating to an alleged incorrect or wrongful debit.

## 8. Notice

- 8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to:
- ClearView  
Reply Paid 4232  
Sydney NSW 2001
- 8.2 We will notify you by sending a notice in the ordinary post to the address you have given us in the direct debit request.
- 8.3 Any notice will be deemed to have been received two business days after it is posted.