

## Terms and Conditions

### Declaration and signature

By submitting this application I acknowledge and declare that:

#### General

- I've read the Suncorp Brighter Super Product Disclosure Statement and Product Guide, or the Suncorp Everyday Super Product Disclosure Statement and Product Guide, and have received and accepted this offer in Australia.
- I agree to be bound by the Trust Deed for the Suncorp Master Trust, as amended from time to time.
- I agree to the fees shown in the Product Disclosure Statement (PDS) and Product Guide, and the Statement of Advice provided by my adviser.
- I understand the Trustee reserves the right to refuse or reject an application.
- If my application is incomplete or unclear, you may hold my money for up to 30 days. If you don't receive additional information or a completed application form within this timeframe, you'll return the money to whoever paid it to you without any interest.

#### Contributions and withdrawals

- I understand that I can't receive a benefit payment from my Suncorp superannuation account unless I've satisfied a condition of release as set out in the Product Guide.
- I've read the eligibility criteria to make a contribution into superannuation and I'm eligible to make or have contributions made on my behalf.

#### Investments

- I acknowledge that the performance of any investment option offered by Suncorp Brighter Super or Suncorp Everyday Super isn't guaranteed by the Trustee or any other person, unless otherwise stated.
- I understand for some investment options, one or more PDSs for the financial products underlying that option are available at [suncorp.com.au](http://suncorp.com.au) or by contacting you, and I consent to getting these PDSs by downloading them from this website or asking you for a printed version.
- My investment choices have been made after reading the current PDS and Product Guide, and the underlying investment manager's PDS for each investment option.
- I acknowledge, when I make any investment decisions or transact on my account, I may not have read the most recent investment manager's PDS for each investment option and may not have been notified about material changes or significant events that adversely affect a matter that should be in the PDS for those investment options.
- I consent to getting notification and an explanation of any material change or significant event that adversely affects a matter in the most recent PDS(s) for the underlying financial product(s) for each investment option by downloading the information at [suncorp.com.au](http://suncorp.com.au).

#### Authorised third-party

If I've nominated an authorised third-party:

- I acknowledge the exercise of any of the powers by a person reasonably believed by the Trustee or its service providers to be my authorised third-party or to be acting on behalf of my authorised third-party, will be treated as if I had personally exercised those powers.
- I acknowledge this arrangement will continue until I cancel the appointment in writing.
- I agree the Trustee may cancel this facility or vary these conditions after giving me 14 days notice in writing.
- I agree to release, discharge and indemnify the Trustee, other members of the Suncorp Group and its service providers from and against any claims, liabilities and expenses arising out of or in relation to my authorised third-party.
- I agree if I appoint an authorised third-party I can't later claim that my authorised third-party, or any person(s) appointed by me acting on behalf of my authorised third-party, was not acting on my behalf.

#### Information, authorisation of other persons and privacy

- I authorise my adviser, and any other person who I inform you in writing, to receive and obtain my personal information for the purposes of managing my account and I'll notify you if there is a change to this arrangement.
- Before or at the time I provided any personal information, I have read and understood your privacy statement in the current Product Guide, which is also available at [suncorp.com.au/privacy](http://suncorp.com.au/privacy).
- I consent to you collecting, using and disclosing my personal information including sensitive information, in accordance with the privacy statement, including for the purposes of opening and administering my Suncorp superannuation account.
- I agree to be contacted by phone by a Suncorp representative if there is a need to get more information from me.
- The information I've provided is true and correct.

#### Meanings

- In this Declaration, all references to 'you' are to the Trustee.
- All references to 'we' are to the Trustee.

#### Marketing

- Every now and then, we and any related companies that use the Suncorp brand might let you know about news, special offers, products and services that you might be interested in. We will engage in marketing unless you tell us otherwise. You can contact us to update your marketing preferences.

**Direct Debit**

- If I have nominated Direct Debit payments, I authorise Suncorp Portfolio Services Limited (User ID 500097) to arrange for any amounts which become payable, to be debited from my account as per the details in my online account. I have read the Direct Debit Request Services Agreement and I have the authority to make these payments.

I have read and agree to the above declaration. I confirm the account details shown are correct.

Your signature  Date   /   /

Full name

Address

Suburb/Town  State  Postcode