

# Terms and conditions

## For Suncorp super members

Issue date: 1 July 2021

These are the terms and conditions you agree to when you apply for a Suncorp super membership.

You can also use this form to advise the Trustee to pay an advice fee to your financial adviser from your new Suncorp super account (provided the form is signed by both yourself and your financial adviser).

### Tips to help you complete this form

- Use a blue or black pen and write in CAPITAL letters
- Sign and date the form on the last page
- Fields denoted with \* are mandatory

### Have any questions?

If you'd like help completing this form, just call us between 9am and 5pm (AEST) Monday to Friday on 13 11 55 for Suncorp Brighter Super or 1800 191 517 for Suncorp Everyday Super.

## 1. Personal and contact details

Title	<input type="text"/>	Given name(s)*	<input type="text"/>		
Last name*	<input type="text"/>				
Residential address - sorry we can't accept PO boxes*	<input type="text"/>				
	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>
Country (if not Australia)	<input type="text"/>				
Daytime phone number	<input type="text"/>	Mobile phone number*	<input type="text"/>		
Email Address	<input type="text"/>				

## 2. Terms and conditions

### Definitions

In this section:

- All references to 'I' and 'my' are to the applicant for membership; and
- All references to 'we', 'us', 'you' and 'our' are to the Trustee.

### General

- I've read the current *Suncorp Brighter Super™ Product Disclosure Statement and Product Guide*, or the current *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 any *Statement of Advice* provided by my financial 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 super 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. If I am 67 years of older I understand that I must complete a *Work status form* and attach it to this terms and conditions form, and return it to Suncorp, if any voluntary contributions will be made this financial year.

### 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 application. I have read the *Direct debit request services agreement* and I have the authority to make these payments from the nominated account.

### 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 product disclosure statements (PDSs) for the financial products underlying that option are available at [suncorp.com.au/super](http://suncorp.com.au/super) 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* for my Suncorp super product, 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/super](http://suncorp.com.au/super).

### 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 provide any personal information, I agree that I have read and understood your privacy statement in the current *Product Guide* for my Suncorp super product, which is also available at [suncorp.com.au/privacy](http://suncorp.com.au/privacy).

- I agree to be contacted by phone by a Suncorp representative if there is a need to get more information from me.
- 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 super account.
- The information I've provided is true and correct.

**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.

**3. Personal advice fee arrangement**

This section allows the applicant and their financial adviser to agree a personal advice fee to be charged to the new Suncorp super account.

Adviser ID	<input type="text"/>		
Adviser full name*	<input type="text"/>		
Company name*	<input type="text"/>		
Licensee name *	<input type="text"/>		
Daytime phone number*	<input type="text"/>	Mobile phone number*	<input type="text"/>
Email Address*	<input type="text"/>		

**One-off advice fee**

Pay a one-off advice fee for the following amount:

\$  on  /  /

(this date must be within 12 months of the date you sign this form).

**Services provided for one-off advice fee\***

Financial advisers - please outline the services being provided under the advice fee arrangement you have with your client.

**Ongoing advice fee**

Commence an ongoing advice fee for the following amount:

\$  per month and/or  % of account balance (max 2% p.a.)

From this commencement or anniversary date  /  /  (should not be more than 30 days after the date you sign this agreement).

**4. Important information about personal advice fee arrangements**

- The law requires your written consent before a fee for financial advice can be deducted from your account.
- Personal advice fees can be payable as:
  - a one-off fixed dollar fee
  - an ongoing fixed dollar fee
  - an ongoing percentage of your account balance (up to a maximum of 2% pa)
- Ongoing advice fees are generally deducted from your account effective on or around the last day of the month (or earlier, if you leave Suncorp super part way through a month) for arrangements notified to the Trustee at least 5 business days before the end of the month.
- Ongoing advice fees cannot be deducted from the MySuper Suncorp LifeStage Fund (i.e. the Suncorp Lifestage Fund in Brighter Super for Business and Everyday Super).
- Personal advice fees that relate to an investment option other than Suncorp LifeStage Fund cannot be deducted from the Suncorp LifeStage Fund.
- The Trustee may at its absolute discretion refuse to deduct the personal advice fee and will only accept a personal advice fee arrangement you enter with an adviser if their Licensee and the Trustee have an arrangement in place or their Licensee agrees to enter into an arrangement with the Trustee, which governs the provision of financial advice in respect of Suncorp super products.
- An ongoing fee arrangement will cease 150 days after the next anniversary date unless it is renewed or cancelled earlier. If you wish to renew the arrangement, you will need to do this in writing with your adviser within 120 days of the next anniversary date. Your anniversary date for an ongoing fee arrangement is the date you first enter into or renew an ongoing fee arrangement with your adviser after 30 June 2021.
- A member's consent for the deduction of an ongoing advice fee expires 150 days after the next anniversary date and their consent for a one-off advice fee expires when the fee is deducted.
- You can cancel the deduction of personal advice fees from your account at any time using this form or you can cancel a personal advice fee arrangement by advising your financial adviser in writing, who will let us know. You will need to discuss with your financial adviser how fees will be paid in respect of the advice that they provide.

## 5. Financial adviser declaration and signature

I acknowledge and declare that:

- I have disclosed to my client all information relating to the personal advice fee and agreed with my client to the personal advice fee above.
- I confirm that the personal advice fees outlined above only relate to the services I provide for a Suncorp super product and my client has consented to the fees shown on this form being deducted from their account.
- I confirm that the personal advice I have provided (or will provide) is consistent with any arrangement in place between myself or my Licensee and the Trustee in respect of the Suncorp super product.
- if my client terminates an ongoing fee arrangement, I will notify the Trustee within 10 business days.

Adviser's signature\*

Date\*

## 6. Member declaration and signature

By submitting this application, I acknowledge and declare that I have read and agree to the above terms and conditions and confirm that all details provided in my application are true, correct and complete. I also acknowledge and declare, if the *Personal advice fee arrangement* section of this form has been completed, that:

- I have agreed to the personal advice fee outlined above with my financial adviser and consent to the Trustee deducting the advice fees requested on this form.
- I confirm that these personal advice fees only relate to the services my financial adviser has or will provide for my Suncorp super or pension account.
- I understand that these personal advice fees will be deducted from my new Suncorp super or pension account and may erode my retirement benefits.
- I understand that I can cancel this personal advice fee arrangement by advising my financial adviser in writing and that personal advice fees will continue to be deducted from my account until my financial adviser provides a copy of my cancellation notice to the Trustee.
- I understand that I can cancel the deduction of personal advice fees from my account by notifying the Trustee in writing but I will still be liable to pay fees to my financial adviser until I cancel the fee arrangement with them.

Your signature\*

Date\*