

How to make an Employer Initiated Direct Debit Request

- Complete and sign the Employer Initiated Direct Debit Request authorisation. If you have selected Direct Credit as the preferred method of payment, you do not need to complete this page.
 - Return this form to us by mail using the attached reply paid form or by fax on 02 9234 8079
- Direct Debit is not available from all account types. If in doubt please check with your financial institution.

➤ Return this form to us by mail using the attached reply paid form or by fax on 02 9234 8079

[illegible]

Request and authority to debit

[illegible]

I/we request that monies due in terms of the payment arrangements covered by this document be drawn under the Employer Initiated Direct Debit System from my/our account and I agree to the request and authority to debit the account named below to pay ING Custodians ABN 12 008 508 496 AFSL 238346 (ING Custodians).

Account details

Name of financial institution										
Address of financial institution										
BSB number				-		Account number				
Name of account										

I/we acknowledge that this Employer Initiated Direct Debit arrangement is governed by the terms of the Direct Debit Service Agreement received from ANZ Super Advantage. (User ID number 57645) for all payments to ANZ Super Advantage and (User ID number 180302) for all payments to other complying superannuation funds using the SuperChoice Clearing Service.

Signature of account holder A _____ Date DD MM YY YY

Signature of account holder B Date

D	D	M	M	Y	Y
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Delivery Address:
GPO Box 3938
SYDNEY NSW 2001

No stamp required
if posted in Australia



SuperChoice
Reply Paid 3938
SYDNEY NSW 2001

Privacy statement

ING Custodians ABN 12 008 508 496 AFSL 238346 (ING Custodians)) is committed to ensuring the confidentiality and security of your personal information. In May 2002, ING Group formed a joint venture with ANZ for the provision of certain financial products and services in the areas of superannuation and investment products and life and risk insurance policies. A number of ANZ companies now fall within the ING Group, including ING Custodians. The ING Privacy Policy detailing ING Custodians handling of personal information (name, address details, etc.) is available on request or at www.ing.com.au

We may collect personal information about your employees directly from the employees or from you. You are obliged to safeguard the privacy of batch data or any other information provided to you by your employees. You are obliged to give to each of your employees whose information is included in a batch, a copy of the Privacy Statement found in the ANZ Super Advantage Product Disclosure Document (if they have not previously received it). The Privacy Statement sets out information about the collection, use and disclosure of the employee's personal information.

If you have any further questions about privacy, please write to us or contact us at:

ING Privacy Officer, GPO Box 75, Sydney NSW 2001
Phone: (02) 9234 8111, Fax: (02) 9299 3979
Email: privacy@ing.com.au

Employer Initiated Direct Debit Service Agreement

This Employer initiated Direct Debit Request (EIDDR) Service Agreement is issued by ING Custodians ABN 12 008 508 496 AFSL 238346 (ING Custodians). You should carefully read this EIDDR Service Agreement before completing and signing the EIDDR authorisation.

The EIDDR Service Agreement relates to employers registered to use SuperChoice. After reading this agreement, please complete the Employer Initiated EIDDR Form.

For all enquiries about your EIDDR arrangement, contact Customer Services on 13 38 63 or write to ING Life Limited, GPO Box 4028 Sydney NSW 2001.

Our commitment to you

Drawing arrangements:

- ▶ We will advise you in writing, the details of the drawing arrangements.
- ▶ Where the due date falls on a non-business day, we will draw the amount on the next business day.
- ▶ We will not change the amount of the drawing arrangement without prior approval.
- ▶ We reserve the right to cancel the drawing arrangement if three or more drawings are returned unpaid by your nominated financial institution and to arrange with you an alternative payment method.
- ▶ We will keep all information relating to your nominated account at the financial institution private and confidential.

Your rights

- › You may terminate the drawing arrangement at any time by giving written notice directly to us or through your nominated financial institution. Notice given to us should be received by us at least 14 days prior to the due date.
- › Where you consider that a drawing has been initiated incorrectly (outside this arrangement) you may take the matter up directly with us or lodge a Direct Debit Claim through your nominated financial institution.

Your commitment to us

Your responsibilities:

- It is your responsibility to ensure sufficient funds are available in the nominated account to meet a drawing on its due date.
- It is your responsibility to ensure that the authorisation given to draw on the nominated account is identical to the account signing instruction held by the financial institution where the account is based.
- It is your responsibility to advise us if the account nominated by you to make the drawings is transferred or closed.
- It is your responsibility to arrange with us a suitable alternative payment method if you wish to cancel the drawing arrangement.

www.anz.com



ING Custodians Pty Limited ABN 12 008 508 496, AFSL 238346, RSE L0000673, RSE R1001525 of 347 Kent Street, Sydney, NSW, 2000 is the issuer of this document and the trustee of ANZ Super Advantage. ING Custodians is a subsidiary of ING Australia Limited ABN 60 000 000 779.

An investment in ANZ Super Advantage is neither a deposit nor liability of any ING entity other than ING Life Limited ABN 33 009 657 176 in relation to the master policy.

This information is current as at February 2006 but may be subject to change. It does not constitute financial product advice and investors should read the ANZ Super Advantage Product Disclosure Statement available from www.anz.com or by calling 13 38 63 and seek independent advice before making any investment decision. Although we consider the sources for this material reliable and have prepared it with all due care and in good faith, no warranty is given and no liability is accepted by ING Custodians Pty Limited, the ANZ Group, ING or any other affiliated companies for any statement or opinion or for any error or omission.

A guide to ANZ's online superannuation service



What is SuperChoice?

All employer superannuation clients with an ANZ Super Advantage (ASA) plan have access to SuperChoice, ANZ's time saving online superannuation servicing system. SuperChoice allows you to quickly and conveniently complete a range of superannuation servicing and transacting functions online, which reduces processing time and administration costs.

SuperChoice simplifies time-consuming transactions such as superannuation contributions remittances, new member notifications and exiting member notifications.

The superannuation system operates on most computer systems with an internet connection, a browser and email software and online transactions are secured with high levels of encryption and coding.

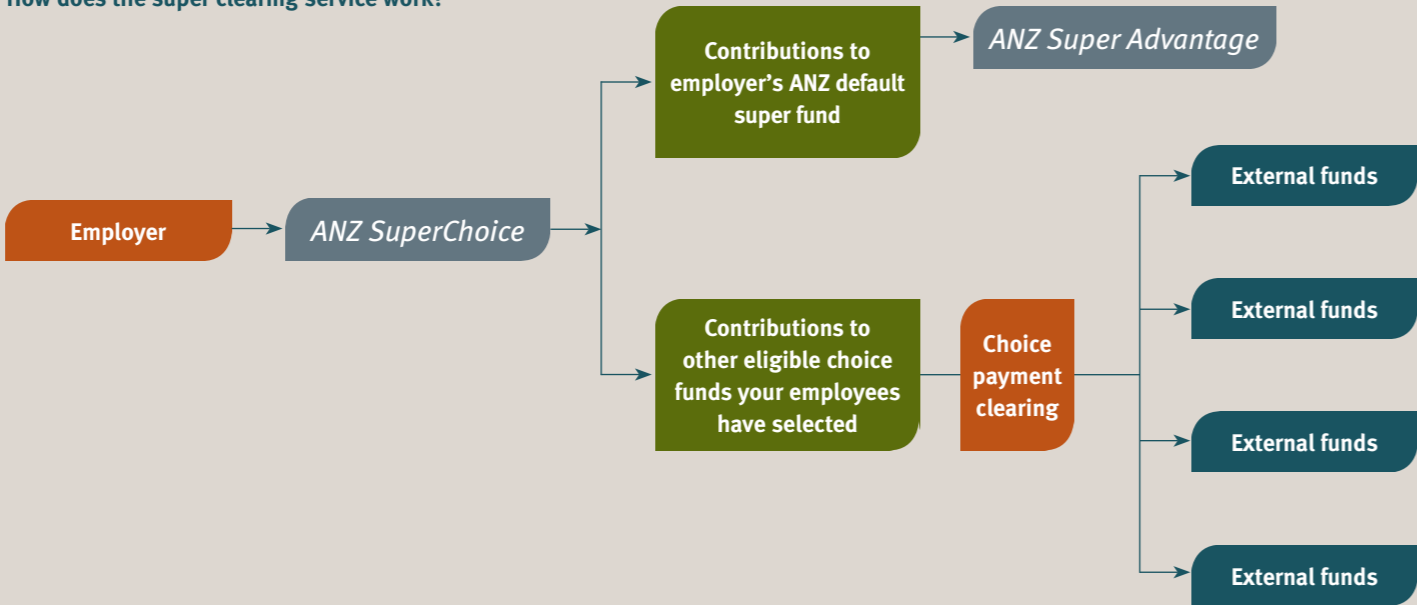
How can SuperChoice work for you?

To help reduce time spent on the administration of your ASA plan, SuperChoice enables you, as an employer, to:

- make easy online contributions for employees using either Employer Initiated Direct Debit (that is only actioned after approval by you) or Direct Credit payment options
- access your online payment histories
- add or remove members from your ASA plan
- produce a variety of reports which include:
 - contribution advice reports – detailing when and how contributions have been paid over a selected period
 - member transaction history reports – detailing the contributions made for each member over a selected period
 - Superannuation Guarantee (SG) reports– detailing the contributions for each member over the selected quarterly SG period. The report lists the SG, employer additional and salary sacrifice contributions made (if any)
 - new member listing – detailing all new members over a selected period
 - exited member listing – detailing all exited members in a specified period; and
 - current member listing – detailing all current members.

- SuperChoice also assists you in meeting your Choice of Superannuation Fund employer obligations quickly and easily by enabling you to access a superannuation clearing service where you can submit contributions to your ASA plan as well as other complying external super funds your employees may select – **all at no extra cost!***

How does the super clearing service work?



SuperChoice benefits for employers

- An easier and more efficient way to manage employer superannuation obligations than traditional, manual, paper-based methods
- Fast and efficient processing of transactions, with quicker turnarounds than traditional mail-based cheque processing
- A free* and easy way to submit contributions to your ASA plan and complying external super funds through one system
- Improved accuracy of transactions
- Access to transaction viewing
- Service and support is available online or over the phone
- Simple and fast registration.

SuperChoice benefits for members

- Improved accuracy of transactions
- Efficient processing of contributions.

Like to see the benefits of SuperChoice first hand?

Taking a tour of Super Choice is easy. To access a guided tour that will show you how simple and efficient SuperChoice can be, speak to your ANZ Superannuation Relationship Manager or ANZ Financial Planner to obtain a copy of the site tour on CD Rom.

*As an employer, you will qualify for the clearing service free of charge where you nominate your ASA plan as your default super fund and where at least 50% of your employees have their contributions paid to that fund. The 50% assessment will be based on the total number of your employees whose contributions are being administered through the SuperChoice system.

SuperChoice training and support

To help you obtain maximum results from SuperChoice, ANZ's dedicated SuperChoice Support Team provides you with training and ongoing telephone and online support.

You can also download a range of SuperChoice support tools from www.anz.com/wealth/super. These include a quick step guide and a detailed training guide.

How do you register for SuperChoice?

Simply complete and return the attached reply paid registration form by mail or fax it to (02) 9234 8079.

More information

- ☎ phone: **13 38 63** (Select option 1, then 2)
8:30am to 5:00pm EST,
Monday to Friday
- ✉ fax: (02) 9234 8079
- ✉ email: corpsuper@anz.com
- 🌐 website: Support tools are available from www.anz.com/wealth/super

Terms and Conditions

You can access a copy of the SuperChoice Terms and Conditions on the SuperChoice log in page, by visiting www.anz.com/wealth/super or by requesting a copy from the SuperChoice Support Team on 13 38 63.

ANZ Super Advantage SuperChoice Registration Form – Employers

Complete and return this form by mail using the attached reply paid form or by fax on 02 9234 8079

Employer Name
Employer Number (if known)

Please select your preferred method of payment

☒ Direct Credit

Please do not hesitate to contact Customer Services on **13 38 63** should you require further explanation of the payment methods offered by SuperChoice.

Your Superannuation contact person

(Please nominate the primary user who will be contacted for initial log on details)

Surname
Given Name(s)
Email Address
Telephone (B/H)

Declaration and acknowledgement

By signing this form I/we the Applicant(s) whose signature(s) appear(s) below:

- Acknowledge that ING Custodians Pty Limited (ING Custodians) may collect personal information about my/our employees directly from the employees or from me/us
- Acknowledge that I/we am/are obliged to safeguard the privacy of batch data or any other information provided to me/us by my/our employees

- Acknowledge that I/we am/are obliged to give to each of my/our employees whose information is included in a batch, a copy of the Privacy Statement found in the ANZ Super Advantage Product Disclosure Document (if they have not previously received it)
- Declare that the statements made in this form are true and correct.

- Have read and understood the SuperChoice terms and conditions which are available at www.anz.com/wealth/super

By completing the Employer Initiated Direct Debit Request overleaf you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and ING Custodians Pty Limited ABN 12 008 508 496 AFSL 238346 (ING Custodians) as set out in this request and in the Direct Debit Request Service Agreement, available within this brochure.

Signature(s) (All signatures if joint account)

Date

Print name

Telephone

Address details

D D M M Y Y Y

Telephone

Our online clearing service,
available through ANZ
SuperChoice is FREE*
and easy to use.

Make sure you
are registered for
SuperChoice now!

*The clearing service will be free of charge for many employers. The service will be free where employers nominate ANZ Super Advantage as their default fund and where at least 50% of employees have their contributions paid to that fund. The 50% assessment will be based on the total number of employees whose contributions are being administered through the SuperChoice system.