


HSBC Employees Superannuation Plan Membership application

 This plan is for employees of HSBC

Important: Before completing this form please ensure you read and understand your *Duty to take reasonable care not to make a misrepresentation* located at australianretirementtrust.com.au/duty

Please provide us with as much information as possible. Please tick boxes where appropriate. Use **BLOCK** letters and dark ink when completing this form and ensure it is signed and dated. *Denotes mandatory field.

Member number
if already a member

Office use only

C59325

To access other information about your plan online, visit portal.australianretirementtrust.com.au/hsbcstaffsuper

1 Personal details

Title	First name*	Middle name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Last name*	Date of birth (DD/MM/YYYY)*	Gender*
<input type="text"/>	<input type="text"/>	<input type="radio"/> M <input type="radio"/> F
Street address/PO Box*		
<input type="text"/>		
Suburb/Town*	State*	Postcode*
<input type="text"/>	<input type="text"/>	<input type="text"/>
Home phone number	Daytime phone number*	
<input type="text"/>	<input type="text"/>	
Personal email address	Mobile phone number*	
<input type="text"/>	<input type="text"/>	

Note: Where we can, we'll provide your documents, including statements and notices of changes to your account, electronically. We'll email or SMS you when information is ready to view in *Member Online*. If you would prefer information is posted to you, change your preferences in *Member Online*, the Australian Retirement Trust app or by contacting us.

Tax File Number (TFN) details – Australian Retirement Trust can use your TFN to help you bring your super together. Read the information about Providing your TFN on the last page.

My TFN

Look for other super for me

By ticking this box, you consent to Australian Retirement Trust using the Australian Taxation Office (ATO) SuperMatch service to use your TFN to search for any other super you may have. This super may be with other super funds or held with the ATO. If we find money with the ATO, you also consent to Australian Retirement Trust requesting the ATO transfer these amounts into your Australian Retirement Trust account where possible. If we find money with other super funds, you'll have the choice of whether you transfer this or not. To help keep track of your super, we'll also conduct an ongoing annual search on your behalf. If at any time you wish to revoke your consent, please contact Australian Retirement Trust on 13 11 84.

2 Preferred beneficiaries

You can make a binding death benefit nomination by completing a *Binding death benefit nomination* form instead of the section below. A binding nomination is a legal instrument that 'binds' the Trustee of Australian Retirement Trust to pay your death benefit to your nominated beneficiaries in most cases. For more information or if you would like a *Binding death benefit nomination* form visit australianretirementtrust.com.au/beneficiary. You can also nominate a reversionary beneficiary when you open an *Income account*. Refer to the *Super Savings Guide* for details.

You can add or change your nomination at any time using *Member Online* or the Australian Retirement Trust app.

I nominate the people below as my preferred beneficiaries for the payment of my death benefit from my *Accumulation account*. I understand my preferred nomination will be used by Australian Retirement Trust as a guide only and that Australian Retirement Trust is not bound by my nomination when exercising its absolute discretion to pay my death benefit.

Given names	Surname	Date of birth	Gender	Relationship	Portion of benefit
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/> M <input type="radio"/> F	(e.g. spouse)	<input type="text"/>
Given names	Surname	Date of birth	Gender	Relationship	Portion of benefit
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="radio"/> M <input type="radio"/> F	(e.g. spouse)	<input type="text"/>

If more beneficiaries are required please attach details separately.

Must add up to TOTAL 100.00%

 Please continue over page

Important: Before completing this section, please refer to your *Super Savings - Corporate Product Disclosure Statement (PDS)* and *Super Savings - Corporate Insurance guide (Corporate Insurance guide)*, available on your employer plan's microsite for insurance details. Details of the Standard cover available in your plan are contained in your *Corporate Insurance guide*. Eligibility includes attaining age 25 and reaching an account balance of \$6,000. Eligibility may also be impacted by the date you joined your employer. Limited Cover and an At Work requirement may apply to all or some of your cover. Further information on eligibility conditions and when cover starts can be found in your *Corporate Insurance guide*.

Your employer pays your insurance premiums

Insurance premiums for Standard Death cover are paid by your employer. Therefore the 'age 25 and \$6,000 balance' eligibility criteria outlined above and in your *Corporate Insurance guide* do not apply to this cover. Insurance cover paid by your employer will be provided upon joining, subject to any other eligibility criteria being met.

Note: If you don't want Standard cover with Australian Retirement Trust, please contact us.

3A Standard cover

Select 1 of the following 2 options

*If you do not select an option, then option 1 applies

1. I would like Standard Total & Permanent Disability cover to start once I attain age 25 and reach an account balance of \$6,000¹ **skip to section 4**

Default option

2. I would like to opt in to Standard Total & Permanent Disability cover regardless of my age and account balance¹ **continue to 3B**

¹ Other eligibility conditions apply. For full details of eligibility and information on when cover starts and stops, refer to your *Corporate Insurance guide*.

3B Standard cover details

Permanent employees

* Refer to your *Corporate Insurance guide* for the definition of "Permanent Employment"

Eligible permanent employees will be provided with Standard Death cover equal to: 20% x Salary x Years of Future Membership (to age 67) - subject to a minimum of 1 x Salary.

Eligible permanent employees electing to obtain Standard Total & Permanent Disability cover now will be provided with cover calculated as follows: 20% x Salary x Years of Future Membership (to age 65) up to a limit of \$250,000.

Casual employees and Directors

Eligible casual employees and Directors will be provided with \$50,000 of Standard Death cover and \$50,000 of Standard Total & Permanent Disability cover (if electing to obtain Standard Total & Permanent Disability cover now) as described in your *Corporate Insurance guide*.

3C Additional insurance cover

You can apply for Additional Death and Total & Permanent Disability cover at any time. Simply complete the *Change of insurance cover* form available on your employer plan's microsite.

➔ Please continue over page

4 Your investment choice

Your *Accumulation account* balance will be invested in the Lifecycle Investment Strategy. For more information on our wide range of investment options visit australianretirementtrust.com.au/pds for a copy of the *Super Savings Investment guide*. You can easily change your investments via *Member Online* or the Australian Retirement Trust app.

5 Your privacy - Personal information collection notice

The purpose for which Australian Retirement Trust is collecting the information on this *Membership application* is to provide superannuation benefits and related services for you. This includes processing your application, managing your participation in Australian Retirement Trust and ensuring you receive your entitlements. If the information requested is not provided, Australian Retirement Trust may be unable to properly administer your benefits and notify you about your entitlements. Australian Retirement Trust will normally only use the information you provide on this application for these purposes.

Australian Retirement Trust will also use this information to notify you about Australian Retirement Trust and other products. Australian Retirement Trust does not normally disclose information about members to parties outside the Australian Retirement Trust group, except parties contracted to provide services to Australian Retirement Trust. This includes but is not limited to the Fund's administration service provider, insurer, auditors and legal advisers.

If you subsequently make a claim for a disablement benefit, the insurer will disclose information about you to medical practitioners and other experts for the purposes of assessing your claim, and may collect information about your disability from these people or from your employer. Australian Retirement Trust also might be required by law to disclose information about you, for example to Government bodies such as the Australian Taxation Office, and we may disclose information to relevant overseas bodies in various countries, as described in our Privacy Policy.

Our *Privacy Policy* sets out how you can access information about your benefit and personal details, correct any information which is inaccurate or out-of-date and information on our privacy complaints process. We are committed to respecting the privacy of personal information you give us. If you would like a copy of Australian Retirement Trust's Privacy Policy, visit australianretirementtrust.com.au/privacy or contact us.

6 Authorisation and declaration Sign this application form and return to Australian Retirement Trust:

Providing your Tax file number (TFN)

Under the *Superannuation Industry (Supervision) Act 1993*, your superannuation fund is authorised to collect, use and disclose your tax file number.

The trustee of your superannuation fund may disclose your tax file number to another superannuation provider, when your benefits are being transferred, unless you request the trustee of your superannuation fund in writing that your tax file number not be disclosed to any other superannuation provider.

Declining to quote your tax file number to the trustee of your superannuation fund is not an offence. However giving your tax file number to your superannuation fund will have the following advantages:

- your superannuation fund 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 superannuation and benefit payments when you start drawing down your superannuation benefits, and
- it will make it much easier to find different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

I declare that:

- I apply to become a member of Australian Retirement Trust and I agree to be bound by the Trust Deed that governs the Fund.
- I apply to open a *Super Savings - Corporate account*.
- I acknowledge and have read my *Duty to take reasonable care not to make a misrepresentation* at australianretirementtrust.com.au/duty and all of my details on this *Membership application* are correct.
- I have received, read and accept the accompanying *Super Savings - Corporate Product Disclosure Statement (PDS)*. I understand that other important information which forms part of the *PDS* is contained in the *Super Savings - Corporate Insurance guide*, *Super Savings Guide* and *Super Savings Investment guide* and that the *PDS* should be read in its entirety.
- I understand all the conditions I must meet to be eligible to obtain Standard insurance cover, as described in the *Super Savings - Corporate Insurance guide*. I acknowledge insurance cover is provided by an external insurance company.
- By signing this *Membership application*, I consent to the collection and disclosure of information about me for the purposes shown above.

Once you've completed this form please sign and return it to your HR/Payroll department if requested to do so, otherwise please return it to Australian Retirement Trust at the address listed below.

Member to sign here*



Full name (print in BLOCK letters)*

Date (DD/MM/YYYY)*

Please return the form to Australian Retirement Trust Reply Paid 2924 Brisbane Qld 4001 OR via australianretirementtrust.com.au/contact-us

7 Employer use only (if required)

Payroll ID <input type="text"/>	Location <input type="text"/>	Employee's annual salary <input type="text"/>	Date joined employer <input type="text"/>	Date eligible to join <i>Super Savings - Corporate</i> <input type="text"/>
Employment status - where applicable <input type="checkbox"/> Permanent full time <input type="checkbox"/> Permanent part time <input type="checkbox"/> Casual <input type="checkbox"/> Fixed term		Category / Department <input type="text"/>	Average hours worked per week <input type="checkbox"/> Under 15 hours <input type="checkbox"/> Over 15 hours	
Sign here on behalf of employer <input type="text"/>	Full name of signatory <input type="text"/>	Date signed <input type="text"/>		

We are committed to respecting the privacy of personal information you give us. If you would like a copy of Australian Retirement Trust's Privacy Policy, visit australianretirementtrust.com.au/privacy or call 13 11 84.

Australian Retirement Trust Pty Ltd ABN 88 010 720 840 AFSL No. 228975 Trustee of Australian Retirement Trust ABN 60 905 115 063