

Contributing made easy with MLC SuperEzy®

MLC Nominees Pty Limited
ABN 93 002 814 959
AFSL 230702 RSE L0002998

MLC Limited
ABN 90 000 000 402
AFSL 230694

The Universal Super Scheme
ABN 44 928 361 101 R1056778

MLC SuperEzy® is an online solution to hassle free administration of your Employer Plan which is fully integrated with the MLC MasterKey Business Super administration platform.

Benefits to you and your employees

- Eliminates the need for paper and cheques by using the latest in e-commerce technology.
- Provides an easy two step, end-to-end process online:
 1. Once received by MLC, your information is automatically down-loaded to MLC's administration platform – so there's no delay in updating member details.
 2. You won't have to send the money to us – once you have authorised the payment your nominated financial institution account will automatically be debited by the amount you have authorised (client initiated direct debit).
- You control the amount and timing of any deductions from your linked account.
- With SuperEzy® you will have access to the ADP clearing house.
- Account Fee – Members in your Employer Plan will qualify for the standard Account Fee when you use MLC SuperEzy®.
- Provides you support in administration of your Employer Plan:
 1. Allows you to import your payroll file information to automatically create your superannuation submission (if the payroll file is compatible).
 2. You can advise us of new and exiting employees and make changes to employees' personal details.
 3. View and print reports.

What validation does MLC SuperEzy® have?

The inbuilt validation process means that once you have completed processing your MLC SuperEzy® reconciliation and direct debit, MLC's administration platform is automatically updated. This validation process generally means error free processing.

What security is in place?

- Digital certificate safety.
- Unique MLC SuperEzy® user ID plus password for individuals.
- 128-bit information encryption.
- Your nominated account is debited only after you authorise the Trustee and MLC SuperEzy® to do so for each individual payment.
- You also have control over who in your company can authorise online direct debits.

For more information visit mlc.com.au



MLC SuperEzy® Application

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1 Plan details

Name of Plan

Plan number

2 How many payroll runs/sites occur within your company?

One

Two + **Provide the payroll site details below**

| |
|--|
| |
| |
| |
| |

3 What is your preferred method for inputting data into MLC SuperEzy®?

Manual data entry

Import from a payroll file

What is the payroll software type and version?

The MLC SuperEzy® team will need to configure your payroll file prior to your first submission. Depending on your payroll software, further technical support may be needed from your payroll provider.

4 Is your payroll outsourced?

No

Yes **Please list the name of your payroll administrator**

5 Please nominate the MLC SuperEzy® contact for your business.

This person has the highest level of security access and will have all SuperEzy® passwords emailed to them.

Name (in full)

Position

Phone

Facsimile

Email

6 Indicate if you wish to direct contributions to these other superannuation products.

(Only necessary if an employee has requested you to pay superannuation into one of the following accounts):

MasterKey Custom Superannuation; and/or

MLC MasterKey Personal Super ^

If ticked, please complete table below

| Employee name | Account number |
|---------------|----------------|
| | |
| | |

^ Former MLC MasterKey Business Super investors only.

7 Please supply your bank account details so we can process direct debit requests and return any contributions required. By providing your bank account details, you authorise MLC to use the details for all future requests that you nominate.

Refer to the Direct Debit Service Agreement on page 4.

Direct Debit Request Schedule

| | |
|--|--|
| Name of financial institution | <input type="text"/> |
| Name of account | <input type="text"/> |
| BSB | <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> |
| Account number | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| Name(s) of financial institution account holder(s) | <input type="text"/> <hr/> <input type="text"/> |
| MLC SuperEzy® uses a client initiated direct debit. Use of other contribution methods may result in your employees being charged the higher Account fee. | |
| Signature of authorised signatory | |
| <input type="text"/> | Date / / |
| <input type="text"/> | Date / / |

8 Would you like to utilise MLC's Clearing House Service (ADP)?

No **Go to Question 9**

Yes **An MLC representative will contact the person nominated in Question 5**

9 Please list the representative(s) you wish to have access to MLC SuperEzy® and tick the access level required.

Name (in full)

Access level A B

Name (in full)

Access level A B

Name (in full)

Access level A B

Access level A – Site administrator / submission authorisation

This level of access allows a user to:

1. View company information (bank details, user identifications etc) and previous submissions and download reports
2. View and update employee details
3. Update and create MLC SuperEzy® authorised user details, and
4. Create and submit contribution worksheets, contribution data and member data.

Access level B – General data input and submit employee details only

The same access as 1 & 2 above but does not allow the submission of contribution worksheets to MLC, unless authorised by an 'A' level user.

10 Please indicate below if you would like the Plan adviser to be automatically linked to your MLC SuperEzy® site:

No

Yes

11 Employer declaration

I/We have read and understood the Direct Debit Service Agreement terms and conditions and the MLC MasterKey Business Super PDS and understand the standard Account fee reduction (if applicable) will only apply if the company continues to pay all superannuation contributions using MLC SuperEzy®.

| | |
|----------------------|----------------------|
| Name | <input type="text"/> |
| Position | <input type="text"/> |
| Signature | <input type="text"/> |
| <input type="text"/> | Date / / |

Disclaimer

Your use of MLC SuperEzy® is subject to the MLC SuperEzy® terms and conditions. To the maximum extent permitted by law, none of MLC Limited, MLC Investments Limited, MLC Lifetime Company Limited or the National Australia Bank Limited will be liable for any loss or damage you suffer as a result of your use of the MLC SuperEzy® facility, the unavailability of the MLC SuperEzy® facility or the failure of the MLC SuperEzy® facility to perform its stated functions.

DIRECT DEBIT REQUEST SERVICE AGREEMENT

This Service Agreement and the Schedule in question 7 of the form contain the terms and conditions on which you authorise MLC to debit money from your account and the obligations of MLC and you under this agreement. You should read through the Service Agreement and Schedule carefully to ensure you understand these terms and conditions.

You should direct all enquiries about your direct debit to the MLC Service Centre on **132 652** between 8 am and 6 pm (Sydney time) on any business day.

Our commitment to you

- We will give you at least **14 days** notice in writing if there are changes to the terms of drawing arrangements or if we cancel the drawing arrangements.
- We will keep the details of your nominated financial institution account confidential, except if it is necessary to provide your details to our bank for the purpose of conducting direct debits with your bank.
- Where the due date is not a business day, we will draw from your nominated financial institution account on the business day before or after the due date in accordance with the terms and conditions of your MLC account.

Your commitment to us

It is your responsibility to:

- ensure your nominated financial institution account can accept direct debits;
- ensure there is sufficient money available in the nominated financial institution account to meet each drawing on the due date;
- advise us if the nominated financial institution account is transferred or closed, or the account details change. MLC requires a minimum of: **7 working days** notice of change for banks and **21 days** for Building Societies;
- arrange an alternate payment method acceptable to MLC if MLC cancels the drawing arrangements;
- ensure that all account holders on the nominated financial institution account sign the Schedule at question 7 of the form.

Your rights

You should contact us if you wish to alter the drawing arrangements.

This includes:

- stopping an individual drawing;
- deferring a drawing;
- suspending future drawings;
- altering the Schedule; and
- cancelling the Schedule.

Where you consider that a drawing has been initiated incorrectly, you should first contact the MLC Service Centre on **132 652**.

Other information

- The details of your drawing arrangements are contained in the Schedule at question 7 of the form.
- MLC reserves the right to cancel drawing arrangements if drawings are dishonoured by your financial institution.
- If your account dishonours, your financial institution may charge you a fee. MLC does not currently charge for dishonours, but reserves the right to do so in the future.
- Your drawing arrangements are also governed by the terms and conditions of your MLC account.

How to contact us

MLC Service Centre

For more information call the MLC Service Centre from anywhere in Australia on **132 652** or contact your Adviser.

Website

For details on MLC's range of products and services visit mlc.com.au

Postal Address

MLC MasterKey Business Super
PO Box 1315
North Sydney NSW 2059

