



Super  
Concepts

# Investment Portfolio Service Guide

November 2023

## About us

SuperConcepts is an industry leader with over 30 years of experience providing award-winning SMSF, investment administration and technology solutions to thousands of trustees, investors and professionals. We take the hassle out of investment administration by offering a reporting solution for your investments, enabling you to focus on investing whilst keeping you up to date with your portfolio overview. By combining a wealth of experience with the use of the latest technology, SuperConcepts provides portfolio information online, 24 hours a day, 7 days a week.

You can contact us by telephone, email or by post.

### SuperConcepts

Phone: 1300 023 170

Email: [ips@superconcepts.com.au](mailto:ips@superconcepts.com.au)

Address: GPO Box 2282, Adelaide SA 5001

## What is Investment Portfolio Service?

Our Investment Portfolio Service (IPS) provides a comprehensive administration function for investment portfolios. We handle the administrative complexities such as recording trades, income, expenses, CGT details and investment summaries. Our service provides updates on cash balances, listed shares and managed fund prices, recording of corporate action events, dividend reinvestment participation and income summary.

### Service features

✓ Mail house	✓ Income and expense reporting
✓ Online access	✓ Asset portfolio valuation
✓ Corporate action administration	✓ Investment Summary
✓ Daily administration	✓ Realised CGT reporting
✓ Bank account reconciliation	✓ Unrealised CGT reporting
✓ Trade reconciliation	✓ Cash transaction reporting
✓ Income reconciliation	✓ Annual tax reporting

### Operating cash account

Each portfolio requires a working cash account in the name of the entity. Upon establishment, we can assist with arranging the opening of a cash account, which will be selected from one of the institutions we work with to receive automated electronic transfer of data. The working cash account is reconciled regularly against the trades and income expected to be received.

## Appointment and Authorisation as Portfolio Administrator

Under this appointment, SuperConcepts will also:

- Quote TFN and direct credit where details not recorded on the registry via CHESS message
- Update instruction to the relevant share registry/investment company on your dividend reinvestment preference
- Prepare change of address where required

## A wide range of investment options

Our service allows advisers and their clients complete freedom when investing. There are no investment restrictions or preferred list of investment or stockbrokers when using our service. Investments are held in the name of the investing entity.

Our service caters for the following wide range of investments but is not limited to:

- ASX listed shares
- Exchange Traded Funds (ETFs)
- Cash and term deposits
- Managed funds
- Property
- Alternative investments, such as collectibles and artwork

## Our Fee Schedule

The Fee Schedule outlines the cost that we will charge for the administration services we supply to you. All fees in this schedule are in Australian dollars and are exclusive of GST.

Included Services		
	Per month	Per annum
Administration	\$ 150	\$ 1,800
Ex. GST		

Additional Services		
Initial client data loading	\$ 25	Per asset
Printed reports	\$ 50	Per report pack
Additional bank accounts	\$ 50	Per quarter per non-datafed bank account
Issuer sponsored holdings	\$ 15	Per asset
Ex. GST		

## Description of services

- All investment remains in the client's own name and held under a broker account with CHESS HIN
- Dedicated GPO Box as we act as the mailhouse. All assets mailing address to be registered:  
Superconcepts  
GPO Box 2282  
Adelaide SA 5001
- Change of Address, TFN, Direct Credit and DRP instructions are updated by Superconcepts where required
- Monthly income and cash reconciliation
- Notify the client of corporate action upon receipt of the paperwork
- Reconcile client participation in corporate action and update details on the client's portfolio
- Assist with lodging W8 Ben/E form and FATCA forms to the registry upon provided information completed correctly by the client
- We can update non-residency status where required
- Update tax components and prepare a set of end of year reporting to clients to assist with their tax return preparation
- No annual reports or Proxy Forms will be offered. Clients may obtain these online via share registries

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SMSF Administration Solutions Pty Ltd ABN 76 097 695 988 AFSL 291195 part of SuperConcepts group, is responsible for the services as set out in this document.

Fees and charges are current as at 1 November 2023 and are subject to change.

# SuperConcepts Investment Portfolio Service

## Terms and Conditions

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### 1. Terms and Conditions

SMSF Administration Solutions Pty Ltd ABN 76 097 695 988 AFSL 291195, part of SuperConcepts Group is responsible for the Services as set out in these Terms and Conditions.

In these Terms and Conditions:

- a. “you”, “your” and “the Applicant” means Individuals, Companies or Trustee(s) using the Investment Portfolio Service (IPS), being the persons described as the Applicant in the Application Form; and
- b. “us”, “we”, “our”, or “the Administrator” means SMSF Administration Solutions Pty Ltd ABN 76 097 695 988 AFSL 291195 trading as SuperConcepts.

You are advised to read these Terms and Conditions carefully before signing the Application Form and keep them in a safe place for future reference.

### 2. Definitions

The following terms have, unless the context otherwise requires, the meanings respectively set out after them:

- a. “Application Form” means the application form completed by the Applicant in respect of the Administrator’s provision of the Services;
- b. “Appointment” means the appointment of the Administrator pursuant to clause 5;
- c. “ATO” means the Australian Taxation Office;
- d. “Business Day” means any day that is not a Saturday, Sunday or a public holiday in South Australia
- e. “Corporate Actions” means:
  - i. the sale and purchase of investments;
  - ii. the acceptance of:
    - A. rights issues;
    - B. bonus issues;
    - C. share purchase plans;
    - D. stock splits;
    - E. returns of capital; and
  - iii. all other actions affecting the Applicant’s interest in the Portfolio, excluding the preparation and lodgement of Dividend Reinvestment Plan forms with share registry offices as directed by the Applicant;
- f. “Direct Debit Authority” means the direct debit authority executed by the Applicant authorising the Administrator to deduct funds from the Applicant’s nominated bank account;
- g. “Fee Schedule” means the schedule of fees produced by the Administrator from time to time in respect of

the Services titled Investment Portfolio Service Features and Fee Schedule available on the SuperConcepts website;

- h. “Fees” means the fees as set out in the Fee Schedule;
- i. “Financial Year” means the period beginning on 1 July and ending 30 June in any year;
- j. “GST” means a goods and services tax imposed by the GST Law;
- k. “GST Law” means the A New Tax System (Goods and Services Tax) Act 1999 (Cth), A New Tax System (Goods and Services Tax) Regulations 1999 (Cth) and all associated legislation;
- l. “Income Tax Laws” means the Income Tax Assessment Act 1936 (Cth), the Income Tax Assessment Act 1997 (Cth) and all regulations and rulings made pursuant to those Acts and the GST Law;
- m. “Portfolio” means the investments recorded in the name of the Applicant for which the Applicant has agreed to appoint the Administrator for the provision of the Services;
- n. “Privacy Policy” means our privacy policy available on the SuperConcepts website;
- o. “Services” means the IPS as detailed in the document titled Investment Portfolio Service Features and Fee Schedule available on the SuperConcepts website;
- p. “Tax Invoice” means an invoice as prescribed in the GST Law;
- q. “Taxable Supply” is a taxable supply as defined under the GST Law; and
- r. “Terms and Conditions” means these terms and conditions.

### 3. Agreement and Acceptance

- a. The Terms and Conditions, along with the Application Form, the Fee Schedule, and the Direct Debit Authority, form the terms and conditions on which you agree to be bound for the provision of the Services.
- b. By signing the Application Form, you will be taken to have read, understood and accepted the Terms and Conditions and agree to be bound by them.

### 4. Our Services and Obligations

- a. We offer an administration service which includes the services as listed in the document titled Investment Portfolio Service Features and Fee Schedule available

on the SuperConcepts website. On your instruction, we may also provide relevant additional services to you.

- b. We do not provide any investment or financial advice. We may provide factual information and general advice that does not take into account your personal situation or needs. You need to decide what is right for you after considering your goals and personal circumstances.
- c. We will provide you with access to our online interface, to allow you to access information in relation to the Portfolio.

## 5. Appointment of Administrator

- a. By accepting the Terms and Conditions, you appoint the Administrator to administer the Portfolio in accordance with the Terms and Conditions with effect from the date of acceptance of the Application Form by us, such appointment to continue until terminated pursuant to clause 12.
- b. You must not assign to any third party any of your duties or responsibilities under the Terms and Conditions without our prior written consent.

## 6. Duties of Administrator

During the Appointment, the duties of the Administrator in relation to the administration of the Portfolio shall consist of the following:

- a. provision of the Services;
- b. acting only in accordance with written instructions from the Applicant or a person authorised to give instructions on behalf of the Applicant. We will not act on instructions if they are unclear, incomplete or otherwise not in accordance with the Terms and Conditions. We will advise you if we will not act on any such instruction;
- c. the provision, access and maintenance of the Portfolio through the Portfolio;
- d. the processing and electronic storage of all information relating to the Portfolio;
- e. provision of financial information as may be reasonably required by the Applicant;
- f. ensuring in so far as possible that the administration of the Portfolio complies with the Income Tax Laws;
- g. the preparation of the annual taxation summary; and
- h. such other duties as the Administrator and the Applicant shall agree in writing from time to time, PROVIDED THAT the Administrator shall be specifically excluded from effecting Corporate Actions and maintaining a bank account for or on behalf of the Applicant or the Portfolio generally. For the avoidance of doubt, the Administrator will not have any access to transact on the Applicant's or the Portfolio's bank accounts, and will not have any authority to act as a proxy

for the Applicant or the Portfolio.

## 7. Responsibilities of the Applicant

### 7.1 Your Acknowledgements

You acknowledge that:

- a. you have either received professional advice in relation to the Terms and Conditions or you have had the opportunity to obtain such advice and have decided not to and that the IPS is appropriate for your circumstances;
- b. we are not responsible for reviewing or advising you on your investments in the Portfolio;
- c. other than the Services or any other services that we agree to provide to you, we are not responsible for the delivery or performance of any of the products or services that you may use or engage or that are arranged by us on your behalf including any financial products and services. We disclaim any warranties concerning the accuracy or content of any information, products or services provided to us by a third party; and
- d. we engage entities such as other businesses, service providers, consultants and other organisations (located in Australia and overseas) to assist us to deliver the Services to you. Most, but not all, of these entities are related to us. By accepting the Terms and Conditions you are consenting to disclosure of information about you and your affairs to these entities. Where we disclose information about you or your affairs we do so in accordance with our Privacy Policy.

### 7.2 Your Undertakings

You undertake that, by accepting the Terms and Conditions, you will:

- a. respond, in a timely manner, to any tasks or requests we send you in order for us to provide the Services to you;
- b. pay the Fees;
- c. maintain an Administrator approved bank account for the Portfolio (or an account with a Cash Management Trust). You will provide to the Administrator in a timely manner all bank statements relating to the Portfolio and all such other details as the Administrator may require of deposits into and withdrawals from the said account as and when required by the Administrator;
- d. maintain sufficient funds in your operating cash account to allow us to deduct any fees owed in respect of the Portfolio;
- e. cause the Administrator to be provided with all such details of transactions relating to the Portfolio as the Administrator may require, including but not limited to changes to the investment portfolio, stockbroker settlement sheets, notifications of reinvestment of

income or bonus issues and in particular, ensuring that the Administrator's postal address is the primary address for all correspondence or documentation relating to the Portfolio; and

- f. notify us as soon as practicable where any information you previously supplied to us has changed, or is incorrect.

### 7.3 Third Party Authorities

- a. For the purpose of providing the Services, you authorise, on an ongoing basis until you provide written notice stating otherwise, that all relevant information pertaining to the Portfolio, investments, insurances, bank accounts, or any other personal and financial information from third party providers, be released to us and/or our nominated service providers from time to time in such form and at such times as is requested by us, or our related bodies corporate, successors or assigns or by the third party providers.
- b. Your authorisation under clause 7.3(a) above includes the Administrator executing any relevant documentation on your behalf to obtain such information, where we deem necessary.
- c. In providing your authorisation under clause 7.3(a) above, you acknowledge that the nominated service provider is released from any liability for actions taken by us, can terminate any data provision at their notice, may receive commission for the provision of data, and that we are not liable to you or to any person for any loss or damage caused by an act or omission of that nominated service provider.

### 8. Appointment and Authorisation of Portfolio Administrator

- a. You agree to appoint the Administrator as your agent to do such things in your name as is reasonably required to enable us to provide the Services. You agree to execute an Appointment and Authorisation of Portfolio Administrator in a form as required by the Administrator for this purpose.
- b. You agree to ratify anything done by the agent under the Appointment and Authorisation of Portfolio Administrator for the purposes of providing the Services. An agent may delegate its powers (including the power to delegate) to any person for any period and may revoke the delegation.
- c. You agree to indemnify the agent for any claim, loss or liability suffered by the agent which is suffered as a result of the lawful exercise of any right granted to the agent under the Appointment and Authorisation of Portfolio Administrator.

### 9. Portfolio Access Conditions

The following conditions apply to your access to the Portfolio:

- a. you can access information with a Login ID and password to your Portfolio. You are responsible for keeping these confidential;
- b. we will give access to your information to anyone who uses your Login ID and password or who complies with any other security procedure that we may use. Any action by that person will be taken to be by you and will be binding on you;
- c. you must tell us immediately if you suspect that any unauthorised person has access to your Login ID or password;
- d. we can only accept responsibility for the reliability of data and information that is within our control;
- e. we are not responsible for transmissions of any computer virus or other unwanted programs or information from or associated with your Portfolio use;
- f. we are not responsible for the accuracy or content of information or material that we provide, which you then change and give to a third party or give this information in a different form from what was in the Portfolio;
- g. we may suspend or cancel your access but will give you notice beforehand if possible;
- h. you acknowledge that anything associated with or available through the Portfolio belongs to us or other third parties and is protected by intellectual property rights; and
- i. you release, discharge and indemnify us from and against all liabilities and costs (including legal costs) incurred by you as a result (direct or indirect) of your use of (or inability to use) the Portfolio.

### 10. Reporting to the Applicant

The Administrator shall, as soon as practicable after each Financial Year, prepare and distribute to the Applicant a Portfolio report.

### 11. Confidentiality

- a. The Administrator shall regard all information in its possession relating to the Portfolio as confidential and shall take all reasonable steps to ensure that its employees, agents, and contractors maintain the confidentiality of that information.
- b. The Administrator will disclose the information only in the circumstances required by law or as otherwise authorised by you under the Terms and Conditions, including but not limited to clause 7.3.



## 12. Termination

- a. Either party may terminate the Appointment by giving the other party no less than one (1) month's written notice.
  - b. On termination of the Appointment, upon request of the Applicant the Administrator shall make available to the Applicant all property, documents, records and information required by the Applicant in respect of the Portfolio.
  - c. The termination of the Appointment shall be without prejudice to the accrued rights or remedies of either party.
  - d. Where one of the parties (Defaulting Party) goes into liquidation, is wound up or dissolved, enters into a scheme of arrangement, is placed under the official management of a receiver or manager, or has committed a material breach of the Terms and Conditions that is not capable of remedy, the other party shall have the right to immediately terminate the Appointment by notice in writing to the Defaulting Party.
  - e. Following termination of the Appointment:
    - i. we will not conduct any further work on your Portfolio unless we are directed by you; and
    - ii. we will provide you with a summary of the Fees you will incur before any further work takes place.
- b. You agree that the Administrator is not responsible, and the Administrator hereby disclaims all and any responsibility for investment decisions or investment performance of the Portfolio together with any taxation liability whatsoever. The Applicant HEREBY ACKNOWLEDGES AND AGREES that such investment responsibility or taxation liability shall rest solely with the Applicant.
  - c. The liability of the Administrator is in all respects limited to the Fees charged to you in the previous twelve (12) months. However, if a claim relates to any fraud or gross negligence of the Administrator, then the Administrator will fully indemnify the Applicant against any liability thereby arising.

## 13. Amendment

- a. We can amend the Terms and Conditions at any time by notifying you of any changes. However, if we consider any amendment to be material, we will give you thirty (30) days' prior written notice.
- b. Where we have given you thirty (30) days' prior written notice of a change to the Terms and Conditions, you may elect to terminate the Terms and Conditions by giving us fourteen (14) days' written notice.

## 14. Indemnity and Liability

- a. The Applicant HEREBY AGREES to indemnify, and keep indemnified, the Administrator against any loss, claim or liability (including liability to any third party) suffered or incurred by the Administrator directly or indirectly arising out of:
  - i. the provision of the Services;
  - ii. your failure to provide instructions to us within a specified timeframe;
  - iii. any investment decision made by the Applicant;
  - iv. any taxation liability; and
  - v. any action taken by the Administrator arising from any written request reasonably believed by the Administrator to be from the Applicant or a person authorised by the Applicant.

## 15. Fees

- a. Our Fees are as set out in the Fee Schedule.
- b. The Fees may change from time to time. We will provide you at least thirty (30) days' written notice of any change to the Fees.
- c. The Fees will be deducted from your nominated bank account on a monthly basis via direct debit. You must provide to us the Direct Debit Authority on execution of the Application Form to enable us to automatically deduct the Fees from your nominated bank account.
- d. The Fees will be payable in respect to any month in which the Portfolio was active, which may include a month in which a notice of termination was delivered.
- e. You must keep your account details up to date and ensure there are sufficient funds available in your nominated bank account for payment of the Fees. If your nominated bank account has insufficient funds and the Fees are unpaid for one or more months, we reserve the right to recover the Fees from you in your personal capacity.
- f. We reserve the right to recharge you for any dishonour fees that we incur if insufficient funds are available causing our attempt to debit your nominated bank account to fail.
- g. Where you have authorised the Administrator to provide information or advice beyond the scope of the Services, the Administrator may charge a consultancy fee based on the time and materials expended in providing or obtaining the requested information or advice (including disbursements to professional advisers).

## 16. Insurance

During the term of the Appointment, the Administrator will maintain professional indemnity insurance with a reputable insurer.



## 17. GST

- a. The Fees payable by the Applicant are exclusive of GST unless otherwise stated.
- b. If any Supply under these Terms and Conditions is a Taxable Supply, then the Administrator must provide the Applicant with a valid Tax Invoice as required by GST Law.

## 18. Privacy

We will collect, use and disclose personal information in accordance with our Privacy Policy.

## 19. Dispute Resolution

### 19.1 General

- a. The parties must try to resolve any dispute or claim in connection with the Terms and Conditions or its performance (Dispute) in accordance with this clause 19. The parties must not commence any Court proceedings (other than an application for urgent interlocutory or declaratory relief) until these proceedings are exhausted.
- b. All procedures in this clause 19 will occur in the State in which the head office of the Administrator is located.
- c. A party must continue to perform its obligations under the Terms and Conditions despite the application of this clause 19.
- d. This clause 19 continues indefinitely.

### 19.2 Negotiation

- a. A party may at any time give the other parties notice of a Dispute (Dispute Notice). The date upon which the Dispute Notice is delivered is referred to as the Dispute Notice Date.
- b. The parties must deliver to each other a written response (Answer) within ten (10) Business Days after the Dispute Notice Date. The Dispute Notice and Answer must include:
  - i. a statement of each party's position and a summary of arguments supporting that position; and
  - ii. what action (if any) that party thinks will resolve the Dispute.
- c. Representatives of all parties who are authorised to resolve the Dispute must meet within twenty (20) Business Days of the Dispute Notice Date to negotiate in good faith to resolve the Dispute.

### 19.3 Mediation

If the Dispute has not resolved within twenty (20) Business Days of the Dispute Notice Date it will be mediated in accordance with the Australian Commercial Disputes Centre Guidelines for Commercial Mediation

current at the Dispute Notice Date. Those Guidelines are incorporated in the Terms and Conditions. Where there is any inconsistency between those Guidelines and the Terms and Conditions, the Terms and Conditions prevail.

## 20. Force Majeure

If we fail to meet our obligations due to events beyond our control including fire, flood, earthquake, elements of nature, acts of God, acts of war, terrorism, riots, civil disorders, strikes, power cuts, lockouts, labour difficulties, pandemics, epidemics or government enforced restrictions, we will be excused. We will notify you in writing outlining the estimated time impact as soon as the failure or delay is anticipated and make reasonable efforts to recommence our obligations without any delay.

## 21. Miscellaneous

- a. Any notice or other communications to or by a party to the Terms and Conditions must be in writing addressed as shown on the Application Form or to any other address specified by either party to the sender by notice in writing.
- b. A reference to any legislation or legislative provision includes any regulations or other delegated legislation or instruments made or issued under it and any consolidations, amendments, re-enactments or replacements of it and any of them.
- c. The Terms and Conditions shall be governed and construed in accordance with the laws prevailing in the State of South Australia.
- d. No warranty or other provision of the Terms and Conditions merges on completion of the Terms and Conditions.
- e. Annual Reports or Proxy Forms are not available under this Service.
- f. The Terms and Conditions supersede all prior agreements and understandings between the parties with respect to its subject matter.

## 1. New Portfolio Details

Registered  
CHESS Name

Portfolio  
Name

HIN

X :

Entity type

Company   
  Super Fund   
  Individual   
  Joint   
  Trust  
 Charity   
  Other, please specify:

Entity's TFN

--

Entity's ABN  
(if applicable)

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Residency status for tax purpose

Australian   
  Other, please specify:

Do you wish to participate in Dividend Reinvestment Plan (DRP) for company that offers DRP ?

Yes   
  No

Registered for GST

Yes   
  No

% GST applied (please specify for non SMSF entity)

Investment Portfolio Service commencement date from 1st July

Yes   
  No

(Otherwise, please specify commencement date)

For SMSF portfolio, do you wish for SuperConcepts to prepare your SMSF financial statements?

Yes   
  No

## Broker Details

Broker Name

Postal Address

Email

## 2. Cash Account

As part of our administration arrangement, you can elect for SuperConcepts to open a nominated Macquarie Cash Management Account. Accounts through our service where it will automatically include a data feed to our platform.

Select this box if you wish SuperConcepts to open a Macquarie CMA on your behalf

### 3. APPLICANT DETAILS

Please complete the Applicant Details section using the full legal name of the individuals. These details must match their identification documents.

#### Individual 1 (Primary Contact)

Title	<input type="text"/>	Gender	<input type="checkbox"/> Male	<input type="checkbox"/> Female
Full Name	<input type="text"/>			
Date of Birth	<input type="text"/>	Tax File 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"/>	
Residential Address	<input type="text"/>			
Postal Address	<input type="text"/>			
	(If the same as your residential address, write 'AS ABOVE')			
Contact Number	<input type="text"/>	Email	<input type="text"/>	
	(please include area code for land line)			

#### Individual 2

Title	<input type="text"/>	Gender	<input type="checkbox"/> Male	<input type="checkbox"/> Female
Full Name	<input type="text"/>			
Date of Birth	<input type="text"/>	Tax File 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"/>	
Residential Address	<input type="text"/>			
Postal Address	<input type="text"/>			
	(If the same as your residential address, write 'AS ABOVE')			
Contact Number	<input type="text"/>	Email	<input type="text"/>	
	(please include area code for land line)			

#### Individual 3

Title	<input type="text"/>	Gender	<input type="checkbox"/> Male	<input type="checkbox"/> Female
Full Name	<input type="text"/>			
Date of Birth	<input type="text"/>	Tax File 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"/>	

Residential Address

Postal Address

(If the same as your residential address, write 'AS ABOVE')

Contact Number  Email   
(please include area code for land line)

#### Individual 4

Title  Gender  Male  Female

Full Name

Date of Birth  Tax File Number --

Residential Address

Postal Address

(If the same as your residential address, write 'AS ABOVE')

Contact Number  Email   
(please include area code for land line)

### 4. ADVISER DETAILS

Full Name

Adviser Company

Postal Address

Contact Number  Email   
(please include area code for land line)

#### Advisor Assistant details:

Full Name

Postal Address

Contact Number  Email   
(please include area code for land line)

I Hereby authorize SuperConcepts to provide information on my portfolio to the above person(s)

## 5. DECLARATIONS AND CONSENTS

I/We acknowledge that I/We have read the Terms and Conditions attached to this application form and agree to the Terms and Conditions.

## 6. SIGNATURE

### Signatory Instructions

#### Company / Corporate Trustee

To be executed in accordance with section 127 of the Corporations Act 2001

Sole Director : Please select Sole Director and that director should sign

Non Sole Director : Director must sign jointly with another director or the company secretary

#### Individual / Joint holding / Partnership

All account holders must sign

#### SMSF / Trust

Individual or corporate trustee signatory on behalf of the Trust confirm the trustee(s) is/are acting in according to the authority under the trust deed

#### Other Entities

Two authorized signatory must sign unless authority by deed is provided for signature on behalf of other signatories

Signature	<input type="text"/>	Signature	<input type="text"/>
Full Name	<input type="text"/>	Full Name	<input type="text"/>
Date	<input type="text"/>	Date	<input type="text"/>

Phone 1300 023 170  
Email [ips@superconcepts.com.au](mailto:ips@superconcepts.com.au)  
Website [superconcepts.com.au/aet/investment-portfolio-service](http://superconcepts.com.au/aet/investment-portfolio-service)  
Mail GPO Box 2282, Adelaide SA 5001.

SMSF Administration Solutions ABN 76 097 695 988, part of SuperConcepts Group.

SCIPSA\_20231101



# Appointment and Authorisation of Portfolio Administrator

I/We

Full CHESS registered name

of

Mailing Address

hereby appoint SMSF Administration Solutions Pty Ltd ABN 76 097 695 988 AFSL 291195 of Level 5, 70 Hindmarsh Square, Adelaide in the State of South Australia to be my/our Agent ("Agent").

1. I/We authorise the Agent and any officer or employee of the Agent, on my/our behalf to do all things necessary to carry out the Superconcepts Investment Portfolio Service including executing all documents including US Tax documents and other instruments necessary or proper to carry out the above purposes, including but not limited to changing the address to the Agent's address for all eligible investments held under my/or CHESS HIN in my/our name covered under the Superconcepts Investment Portfolio Service.
2. For the avoidance of any doubt, this document does not authorise the Agent to take any Corporate Action (as that term is defined in the Terms and Conditions), transact on my or my Portfolio's bank accounts, act as a proxy for me or the Portfolio, or lodge any documents on my behalf to any government authorities.
3. The authority of my/our Agent is subject to the following conditions, limitations or exclusions:
  - a. this document is subject in all respects to the Terms and Conditions that set out the appointment of the Agent as Administrator of my Portfolio dated on or around the date of this document (Terms and Conditions);
  - b. I/We agree to ratify any acts done by the Agent pursuant to this document;
  - c. I/We agree to indemnify and keep indemnified the Agent against all claims, losses and expenses arising from the due and proper exercise of its powers under this document;
  - d. that any person or corporation dealing with the Agent may accept in good faith a written statement signed by the Agent to the effect that this agency appointment has not been revoked or terminated as conclusive evidence of that fact;
  - e. that this document will remain in full force and effect until notice of the termination of this appointment is given by either party to each other at least 30 days in advance. Notice of the termination of this appointment must be in writing;
  - f. that the exercise by the Agent of any power under this document does not imply an assumption of personal liability by the Agent on the exercising of the power

## Signed as acceptance of the above terms and conditions

Signature

Full Name

Date

Signature

Full Name

Date

Sign under capacity of

Individual

Director

Trustee

Sole Director

Executor

Company Secretary

Individual

Director

Trustee

Sole Director

Executor

Company Secretary

Executed in accordance with section 127 of the Corporations Act 2001 (Cth)

and if only one person has signed, that person states that he/she is the sole director and sole secretary of the company

## Authorised signatories

Signature

Full Name

Signature

Full Name

SMSF Administration Solutions Pty Ltd ACN 097 695 988 by its duly authorised signatories pursuant to section 126(1) of the Corporations Act 2001 (Cth)

SMSF Administration Solutions Pty Ltd ACN 097 695 988 by its duly authorised signatories pursuant to section 126(1) of the Corporations Act 2001 (Cth)



IPS ID : 

(Internal office use only)

**Portfolio Name:****Financial institution where account is held**Institution Name Address Account Name BSB Account Number **Authorisation**

I/we request and authorise SMSF Administration Solutions Pty Ltd, offeror of the SuperConcepts service administered by SMSF Administration Solutions Pty Ltd (the debit user, APCA User ID 396595) to arrange, through the debit user's own financial institution, a debit to my nominated account any amount SMSF Administration Solutions Pty Ltd has invoiced according to the SuperConcepts fee payment obligations. The debit or charge will be made through the Bulk Electronic Clearing System (BECS) from my account held at the financial institution I have nominated above and will be subject to the terms and conditions of the Direct Debit Request Service Agreement.

By signing and/or providing SMSF Administration Solutions Pty Ltd with a valid instruction in respect to my Direct Debit Request, I have understood and agreed to the terms and conditions governing debit arrangements between myself and SMSF Administration Solutions Pty Ltd, offeror of the SuperConcepts service administered by SMSF Administration Solutions Pty Ltd (the debit user), as set out in this Request and in my Direct Debit Request Service Agreement.

Signature Full Name  Date Signature Full Name  Date

## Direct Debit Request Service Agreement

This document outlines our service commitment to you, in respect of the Direct Debit Request (DDR) arrangements made between SMSF Administration Solutions Pty Ltd, offeror of the SuperConcepts service administered by SMSF Administration Solutions Pty Ltd, APCA User ID 396595, ABN 76 097 695 988 (the Debit User) and you. It sets out your rights, our commitment to you and your responsibilities to us together with where you should go for assistance.

### Drawing arrangements

- The DDR signed by you provides authority to us to arrange for funds to be debited from your nominated account.
- We will only arrange for funds to be debited from your nominated account as authorised in the DDR.
- Invoices will be forwarded to you for review upon completion of service.
- Where the due date for a drawing falls on a non-business day, we will draw the amount on the next business day. If you are unsure about which day your account has or will be debited you should ask your financial institution.
- We may charge you a dishonour fee for drawings that are returned unpaid by your financial institution, and may terminate your direct debit arrangement if drawings are returned unpaid three times in any twelve month period.
- Where drawings are returned unpaid we will arrange an alternate payment method with you.

### Changes to the arrangement

If you want to make changes to the drawing arrangements, contact Client Services on **1300 023 170** during business hours at least five (5) business days prior to the due date for the next drawing.

These changes may include deferring the drawing, altering the schedule, stopping an individual debit, suspending the DDR or canceling the Direct Debit Request completely. You may also change, stop or cancel the DDR by contacting the financial institution where your account is held.

### Our commitment to you

We will provide written notice of any proposed changes to your drawing arrangement, providing no less than fourteen (14) days' notice.

All personal customer information held by us will be kept confidential and handled in accordance with our Privacy Policy except unless that information is required by us or our financial institution to initiate the drawing to your nominated account, investigate a claim made relating to an alleged incorrect or wrongful debit, or otherwise required to be disclosed by law.

### Your commitment to us

It is your responsibility to ensure that:

- your nominated account can accept direct debits (your financial institution can confirm this)
- the account details you have provided to us are correct by checking them against a recent account statement (if unsure, you should check with your financial institution before completing the DDR)
- on the drawing date there are sufficient cleared funds in the nominated account
- you advise us if the nominated account is transferred or closed.

### Disputes

- All transaction disputes, queries, and claims should be raised directly with us in the first instance on **1300 023 170** and confirmed in writing with us for resolution of your query. Alternatively, you can take it up directly with your financial institution.
- If we find that your account has been incorrectly debited we will arrange for your financial institution to adjust your nominated account accordingly. If we find that your nominated account has not been incorrectly debited, we will provide you with reasons and any evidence for this finding.

### Notices

We may send notices either electronically to your email address or by ordinary post to the address you have given us. If you wish to notify us in writing about anything relating to this agreement, you should contact us on [ips@superconcepts.com.au](mailto:ips@superconcepts.com.au) or GPO Box 2282, Adelaide SA 5001. Any notice will be deemed to have been received on the third business day after emailing or posting.

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Phone 1300 023 170  
Email [ips@superconcepts.com.au](mailto:ips@superconcepts.com.au)  
Website [www.superconcepts.com.au](http://www.superconcepts.com.au)  
Mail GPO Box 2282, Adelaide SA 5001.

SMSF Administration Solutions Pty Ltd, ABN 76 097 695 988, AFSL 291 195  
AFDDRF-20231004

