



User guide for Electronic Funds Transfer (EFT) with Generations

You can now electronically transfer funds to your Generations investment or superannuation accounts using internet and telephone banking. Known as Electronic Funds Transfer (EFT) or direct credit, this facility allows you to transfer money quickly and simply at any time. EFT is a convenient alternative to BPAY®, direct debit or sending a cheque – the other options already available to Generations clients.

What is an EFT?

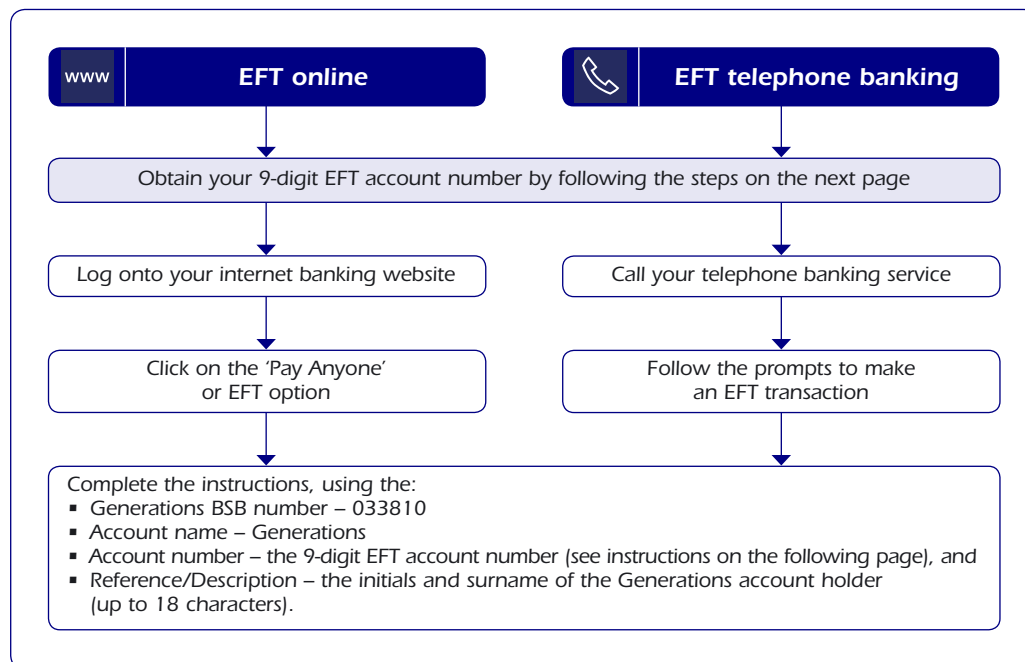
An EFT is a transaction performed either online via your internet banking website or through your bank's telephone banking facility.

Provided you are able to use internet or telephone banking, EFT enables you to make deposits and contributions to your Generations investment and superannuation accounts. Or if you are an employer, you can easily use EFT to make superannuation contributions into your employees' accounts.

Importantly, once your 9-digit EFT account number has been created, it can be used each time you make a contribution of the same type. Similarly as an employer, you can repeatedly use your employees' individual EFT account numbers each time you make superannuation contributions of the same kind to their Generations super accounts.

How do you use EFT?

To use EFT, follow these simple steps.



How to create your 9-digit EFT account number

This is done using your client reference number (CRN), which can be found on your Welcome letter or any investment or superannuation statement. Alternatively you can obtain your CRN by calling Summit Client Service on 1800 622 772.

First, write down your CRN. Then cross out the first digit, any alphabetical characters and the first digit after the second break.

Example:

Client reference number (CRN)

~~8~~ 0 1 2 3 4 5 - ~~D~~ 2 - ~~8~~ 1

Next, copy the numbers as shown below. This will give you the first eight digits of your 9-digit EFT account number.

In your CRN, if the character after 'D' is an 'E', then you must use a zero (0) as the seventh digit in your 9-digit EFT account number.

0 1 2 3 4 5 2 1 ?

9-digit EFT account number

Then, enter the ninth digit according to the type of contribution you are making:

- | | |
|---|--|
| 1 deposit to an investment account | 5 superannuation guarantee (SG) contribution |
| 2 superannuation member contribution | 6 superannuation salary sacrifice |
| 3 no longer in use | 7 superannuation voluntary employer contribution |
| 4 superannuation spouse or child contribution | |

If you wish to confirm that you have correctly created your 9-digit EFT account number, please contact Summit Client Service on 1800 622 772.

This 9-digit EFT account number can be reused each time you want to make a contribution of the same type to the same Generations account.

Further information

For further information on using Generations EFT, please contact your financial adviser or call Summit Client Service on 1800 622 772. We will be pleased to help.

