

Letter of Compliance



Please send this letter to your current superannuation fund or Retirement Savings Account Provider that you are transferring your benefits from. It will confirm that the Defence Bank Super Assured Retirement Savings Account (RSA) complies with all relevant Australian legislation.

Dear Sir/Madam,

Defence Bank Limited (Defence Bank) is a Retirement Savings Account Institution, which complies with the terms of the *Retirement Savings Accounts Act 1997* (RSA Act).

The RSA offered by Defence Bank is a Retirement Savings Account, as defined and administered in accordance with the RSA Act 1997 and the *Retirement Savings Accounts Regulations 1997* (RSA Regulations) tax law and the relevant provisions of the Corporations Act.

The Defence Bank RSA was approved by APRA on the 6 July 2009, and will continue to comply with legislative requirements. It accepts all types of contributions, including personal contributions, rollovers and transfers of Eligible Termination Payments, superannuation guarantee and employer contributions on your behalf as well as eligible spouse contributions and Government co-contributions.

The Defence Bank RSA also satisfies the preservation of benefits requirements in the RSA regulations.

Please contact Defence Bank on 1800 979 188 for a RSA enquiry, to open a RSA and to obtain details of how to make contributions to the RSA.

Yours faithfully

A handwritten signature in black ink, appearing to read 'Stuart Payne', with a long, sweeping underline.

Stuart Payne
Manager – Retail Investments

Defence Bank Limited (Defence Bank) ABN 57 087 651 385 AFSL/Australian Credit Licence 234582
USI 57 087 651 385 001

A RSA is also subject to the same laws as a superannuation fund. However, as a RSA is only an account held by an ADI, it cannot have an ABN in its own right. Therefore, a RSA will not appear on ABN Lookup or on Super Fund Lookup.

On the other hand, an ADI that provides a RSA must have an ABN. Therefore, Defence Bank's ABN will appear on the ABN Lookup but not on the Super Fund Lookup.