Mercer

Apply for a withdrawal from Mercer Super

Check that you're eligible

Conditions of release (you may be eligible if any of the following apply)

- You are 65 years or older
- You are 60 years or older and you are permanently retired*
- You have ceased an employment arrangement after turning age 60
- You have approval from the Australian Taxation Office (ATO) that your money should be released for compassionate grounds**
- Your super benefit contains an unrestricted non-preserved amount and you wish to withdraw that portion
- Your super benefit contains a restricted non-preserved amount and you have ceased the employment that gave rise to that restricted amount
- You are rolling your superannuation to another complying superannuation fund or to your Self-Managed Superannuation Fund (SMSF)
- Your employment is terminated and the balance of your super account is less than $200.

For more information about accessing your super refer to the *"Accessing your super fact sheet"* on the website **www.mercersuper.com.au/documents** or call the Helpline.

* Permanently retired is defined as never being gainfully employed again for more than 10 hours per week.

Gainful employment means employed or self-employed for gain or reward in any business, trade, profession, vocation, calling, occupation or employment.

**Please refer to the ATO for more information on the compassionate grounds application process and qualifying criteria. www.ato.gov.au

Other circumstances

If you wish to apply for a withdrawal under other circumstances, you will need to complete the appropriate form. For assistance, please call the Helpline on **1800 682 525**.

These may include: Financial hardship, transfer to a KiwiSaver Account in New Zealand, permanent disability or terminal illness.

Identification requirements

Super withdrawal request	ID required
Rollover/transfer to another complying fund including SMSF	• Your TFN or a photocopy of your ID (certification is not required)
Cash payment	• Certified copy of a current driver's licence, **OR** • Certified copy of one document from **one from List A and one from List B**

List A	**List** B
Birth certificate	Electricity, gas or water bill issued in the last 3 months
Citizenship certificate issued by the Commonwealth	Landline phone bill issued in the last 3 months (mobile phone bills will NOT be accepted)
Pension card issued by the Services Australia (Centrelink)	Tax Office Notice of Assessment issued in the last 12 months

If require more details about certification or you are unable to provide the above identification refer to the 'Completing Proof of Identity' fact sheet below or call the Helpline on **1800 682 525**.

Apply for a withdrawal from Mercer Super

Complete this form if you wish to withdraw all or part of your super benefit from Mercer Super.

For additional information about accessing your super refer to the *'Accessing your super fact sheet'* on the website **mercersuper.com.au** or call the Helpline.

If you need help

For assistance or to access the Privacy Policy and your personal information call the Helpline on **1800 682 525** Monday - Friday from 8am to 7pm (AEST/AEDT).

This form can be completed digitally or by hand with a black or blue pen in uppercase with one character per box.

Please note the form must be signed with a pen and submitted by post. The form cannot be signed digitally.

Step 1: Complete your personal details

Title: Mr ◯ Mrs ◯ Ms ◯ Miss ◯ Other ☐☐☐☐☐☐ Date of birth D D / M M / Y Y Y Y

Given names

Surname

Other names (aliases, former names or anglicised names, if applicable)

Residential address (mandatory)

Suburb State Postcode

Postal address (if different to above)

Suburb State Postcode

Telephone number Mobile number

E-mail

Membership number Account number

Plan/Product name

Name of employer

Ensure your details are up to date to avoid any delays in the processing of your payment(s).

Step 2: Confirm condition of release or rollover of super fund

To receive a payment using this form you must confirm confirm that either:

Select an option ✓

☐ You are 65 years or older

☐ You are 60 years or older and have permanently retired
*Date of retirement was
D D / M M / Y Y Y Y

☐ You have ceased an employment arrangement after turning 60
*Date of cessation was
D D / M M / Y Y Y Y

☐ You have received approval from the Australian Taxation Office (ATO) for the release of your funds on compassionate grounds, and you have attached the ATO approval letter

☐ Your super benefit contains an unrestricted non-preserved amount and you wish to withdraw that portion

☐ Your super benefit contains a restricted non-preserved amount and you have ceased the employment that gave rise to that restricted amount.
*Date of cessation was
D D / M M / Y Y Y Y

☐ Your employment is terminated and the balance of your super account is less than $200

☐ You are rolling your superannuation to another complying superannuation fund or to your Self-Managed Superannuation Fund (SMSF), **proceed to Step 5**

*The date is required for withdrawal purposes

Failure to respond to the above question may result in delays in the processing of your payment(s).

Step 3: Cash withdrawal details

Please pay my super payout as follows: ***Select an option*** ✓

☐ Withdraw the full balance and close the account* (any insurance on the account will cease)

☐ Withdraw the maximum amount available leaving the minimum balance required to keep the account open**

☐ Withdraw a partial amount, as detailed below

$ ☐☐☐ , ☐☐☐ . ☐☐ net of tax* (must be less than full balance and leave minimum required**)

* A portion of your payout may be preserved. If the preserved amount is over $200, legislation requires that it be retained in an approved rollover fund.

** Your account in Mercer Super may require you to leave a minimum balance of up to $5000 when making a partial withdrawal. Please call the Helpline for more information on the minimum balance required to keep your account open when making a withdrawal.

Note: The ability to pay as cash (and the rate of any applicable tax) may depend upon your residency or citizenship status. Please indicate your current status by ticking the appropriate box below

Are you an Australian or New Zealand citizen or an Australian Permanent Resident? (mandatory)

☐ YES ☐ NO

If your payment request is affected by your residency / citizenship status, you will be advised accordingly.
Failure to respond to the above question may result in delays in the processing of your payment(s).

Please provide details of how you wish to receive your payment:
Note: Tax may be payable on cash payments

Please provide details of how you wish to receive your payment:

☐ Cheque, sent to your home address

☐ Directly into your Australian bank account (please provide your bank account details).

Name of financial institution

BSB

Account number

Account holder name

Note: you must be the named account holder (or one of the named account holders in the case of a joint account).

Step 4: Industry and Occupation

To comply with legal requirements under the Anti-Money Laundering and Counter-Terrorism Financing Act (2006), we need to collect accurate information about your current employment status, occupation(s), and the industry you work in. This helps us verify your identity and keep your Mercer super account safe and secure.

Do you currently hold any form of employment (including full-time, part-time, casual, or self-employment)?

- ◯ **Yes** (Provide Industry and Occupation below)
- ◯ **No** (Proceed to step 5)

Industry (Select all that apply)

- ☐ Accommodation and Food Services
- ☐ Administrative and Support Services
- ☐ Charities and not-for-profit organisations
- ☐ Construction
- ☐ Dealers in high-value goods
- ☐ Digital currency exchanges and virtual asset service providers
- ☐ Education and Training
- ☐ Gambling sector
- ☐ Other (Please specify)
- ☐ Health Care and Social Assistance
- ☐ Manufacturing
- ☐ Professional, Scientific and Technical Services
- ☐ Public Administration and Safety
- ☐ Remittance service providers
- ☐ Retail Trade
- ☐ Transport, Postal and Warehousing

Occupation/s (List all that apply)

1.

2.

3

If you are currently part of more than three employment arrangements, please attach another copy of this page to the form.

Step 5: Rollover to another super fund or Self Managed Super Fund (SMSF)

Please rollover my super as follows: ***Select an option*** ✓

☐ Rollover the full balance and close the account (any insurance on the account will cease)

☐ Rollover the maximum amount available leaving the minimum balance required to keep the account open**

☐ Rollover the total remaining balance after above cash payment

OR rollover a specified amount

☐ $ ___ , ___ . __ (insert amount to be transferred, must be less than full balance and leave minimum required**)

** Your account in Mercer Super Trust may require you to leave a minimum balance of up to $5000 when making a partial withdrawal. Please call the Helpline for more information on the minimum balance required to keep your account open when making a withdrawal.

Unless you instruct us otherwise, please note that payment will be allocated from any unrestricted, non-preserved amount first, then from any restricted non-preserved amount, followed by your preserved amount. This order will apply to the first rollover fund listed on these instructions, followed by the remaining funds in the order listed.

For partial payments, please specify which components your benefit should be allocated from: *Select an option* ✓

☐ Unrestricted non-preserved $ ___ , ___ . __

☐ Restricted non-preserved $ ___ , ___ . __

☐ Preserved $ ___ , ___ . __

(If you wish to transfer your super fund to more than one fund, copy this section of the form and complete it for each fund, inputting the amount to be transferred to each fund).

Please provide details for the receiving super fund or SMSF:

Name of fund

Fund ABN number*

Fund type ***(please tick ✓)***

☐ Lump Sum ☐ Pension/Annuity

If exempt from an ABN, tick the reason for exemption:

Exempt Public Sector Super Scheme ☐ Retirement Savings Account ☐

Unique Superannuation Identifier (USI)*/Electronic Service Address ESA (SMSF only)

Membership or Policy number*

☐ This fund is a Self Managed Super Fund (SMSF)

Please note: All payments to a SMSF must use SuperStream to roll over your super benefits. This means your SMSF will need:

- an Electronic Service Address
- a copy of the SMSF bank account statement, which clearly displays the SMSF account name, BSB and account number. **Statement must have been issued within the last 12 months.**

SMSF bank details

Name of financial institution

BSB

Account number

Account name

We will notify you if the fund of your choice will not accept a transfer of your super from Mercer Super Trust or if all or some of your super in Mercer Super Trust cannot otherwise be transferred.

* A rollover to another fund cannot occur without the ABN, USI/ESA and membership/policy Number of the fund you are transferring to. If you are rolling over to an SMSF, you will also need to supply a copy of a bank statement of the Fund. If your rollover fund does not have an ABN you will need to contact the fund directly to request evidence of their complying status, such as their notice of compliance.

Step 6: Check if you have tax deductions to claim

Do you intend to claim a tax deduction for personal contributions in the current or previous financial year?

Note: *Withdrawing your funds before claiming your tax deduction may affect the amount you will be able to claim in the future.*

☐ **Yes:** Please complete and return the 'Notice of Intent to Claim for Personal Super Contributions' form, available at **mercersuper.com.au**, before submitting this form.

☐ **No** (or you have already claimed your personal contributions in the current or previous financial year)**:** Proceed to **Step 7**

If the required supporting documentation is not provided, the payment of your benefit will be delayed or rejected.

Step 7: Confirm if splitting contributions (if applicable)

Should you wish to split your super contributions with your spouse for the current or previous financial year, you will also need to complete and return a "Splitting super contributions in the Mercer Super Trust" form. Note that contributions splits cannot be processed after your benefit payment has been made so it is important that any split request is lodged along with (or prior to) these payment instructions.

A copy of the "Splitting super contributions in the Mercer Super Trust" application form, as well as a fact sheet providing additional information on contributions splitting, can be obtained from the website **www.mercersuper.com.au** or by calling the Helpline on **1800 682 525**.

☐ Tick here if you intend to lodge a split request either prior to or with this form.

If the required supporting documentation is not provided, the payment of your benefit will be delayed or rejected.

Step 8: Proof of identity

You must provide proof of your identity when you take a cash payment or rollover/transfer to another super fund. For more information about what proof of ID is required refer to the 'Identification requirements' at the start of the form.

Select ✓ one options below:

☐ **I have attached certified proof of identity documents.** For full details on completing proof of identity, refer to the attached "Completing proof of identity" factsheet.

☐ **Use my Tax File Number (TFN)**

This option is only available if you want to **rollover/transfer your super to a complying super fund, including SMSF** (if you wish to take a cash payment you will need to provide certified proof of identity).

The **Mercer Super Trust** might already hold your TFN. If you're not sure if you have previously provided it, you can choose to do so now. You do not have to provide your TFN, but if you do, this will ensure that any benefit you take from the **Mercer Super Trust** does not incur additional tax. Please also refer to the 'Providing your Tax File (TFN)' section for additional information about providing providing your TFN

Enter your TFN here

☐☐☐ - ☐☐☐ - ☐☐☐

By providing your TFN, you are authorising us to give this information to your other super fund.

Please note: *We will validate your TFN and personal details with the Australian Tax Office. If we cannot confirm an exact match with the ATO's records, you will be required to provide full Proof of Identity (see below) and your withdrawal will be delayed.*

Step 9: Attach documentation if your personal details have changed (if applicable)

Name and Date of birth changes – see the 'Completing proof of identity' fact sheet attached below.

Address changes – attach a copy of a recent bill, mail item or driver's licence that displays your new residential or postal address.

If the required supporting documentation is not provided, the payment of your benefit will be delayed.

Providing your Tax File Number (TFN)

There may be tax implications if you have not yet provided, or choose not to provide, your TFN. Whilst it is not compulsory to provide your TFN, not doing so could cost you in the following ways:

- you may have paid more tax than necessary on super contributions made for you by your employer (including SG, salary sacrifice and other contributions) in this financial year. This additional tax can be reversed if you provide your TFN to the fund before the end of the financial year, or your earlier payment from the fund. Although you may be able to claim back this additional tax if you later provide your TFN, time limits and other rules may apply, which may affect the size of any refund.
- you may pay additional tax on your super withdrawal. However it might be possible to claim this back when lodging your tax return.
- you may miss out on any government Super Co-contributions for which you may be eligible; and
- you may have difficulty locating your super in the future, should you lose contact with your fund(s).

If you ask us to use your TFN as proof of identity, we will validate your TFN with the Australian Tax Office. If your TFN is not valid, you will need to provide proof of identify (see below) and your super withdrawal will be delayed.

If you are uncertain as to whether or not you have provided your TFN, you can check these details on the fund's website **www.mercersuper.com.au** or contact the Helpline on **1800 682 525**.

Your Privacy

We collect, use and disclose personal information about you in order to manage your superannuation benefits and give you information about your super. We may also use it to supply you with information about the other products and services offered by us and our related companies. If you do not wish to receive marketing material, please contact us on **1800 682 525**.

Our Privacy Policy is available to view at **mercersuper.com.au/privacy** or you can obtain a copy by contacting us on **1800 682 525**. If

you do not provide the personal information requested, we may not be able to manage your superannuation.

We may sometimes collect information about you from third parties such as your employer, a previous super fund, your financial adviser, our related entities and publicly available sources.
We may use your personal information to verify your identity electronically. This may involve disclosing your information to third-party service providers and checking it against external data sources.

We may disclose your information to various organisations in order to manage your super, including your employer, the fund's administrator, our professional advisors, insurers, our related companies which provide services or products relevant to the provision of your super, any relevant government authority that requires your personal information to be disclosed, and our other service providers used to assist with managing your super.

In managing your super your personal information will be disclosed to service providers in another country, most likely to our administrator's processing centre in India. Our Privacy Policy lists all other relevant offshore locations.

Our Privacy Policy sets out in more detail how we deal with your personal information and who you can talk to if you wish to access and seek correction of the information we hold about you. It also provides detail about how you may lodge a complaint about the way we have dealt with your information and how that complaint will be handled.

If you have any other queries in relation to privacy issues, you may contact us on **1800 682 525** or write to our Privacy Officer, GPO Box 4303, Melbourne, VIC, 3001.

Step 10: Sign the form

By signing this form:

- I have read and understood this form
- I understand that the information contained in this form will be handled by the trustee to process my super withdrawal
- I have read and understand the implications of not providing my TFN. If I have not provided my TFN, additional tax may be deducted from my final benefit
- I understand that there may be a delay in payment if my details have changed or I have not provided the required documentation.
- I understand that under Tax Office regulations, I must keep a copy of this form for five (5) years from the date completed.
- I understand that withdrawing my funds may impact my ability to claim a tax deduction on any personal contributions made in the current or previous financial year.
- I understand and consent to my information being collected, used and disclosed in the manner set out in this form.

Signature

✗

Date

D D / M M / Y Y Y Y

Please return your completed form to Mercer Super Trust, GPO Box 4303, Melbourne, VIC 3001.

Complete the checklist

Before submitting the form, please ensure you have complete each section correctly in order to avoid delays in your payment.

Have you:

- ☐ Provided your member details? **Step 1**
- ☐ Confirmed the condition of release or rollover of super fund? **Step 2**
- ☐ If you are requesting a payment under *Compassionate Grounds* you have provided your approval letter:
  - ☐ ATO approval letter
- ☐ Provided your withdrawal or rollover details? **Step 3 or 5**

  If requesting payment to SMSF you have provided:
  - ☐ SMSF Bank Account Statement
  - ☐ Electronic Service Address
- ☐ Provided your Industry and Occupation details (If applicable) ? **Step 4**
- ☐ Confirmed if you intend to claim a tax deduction for personal contributions in the current or previous financial year? **Step 6**
- ☐ If applicable attached a splitting contributions form? **Step 7**
- ☐ Provided your proof of identity? **Step 8**

  If you are required to provide proof of identity ensure it attached to the form
  - ☐ Certified current primary photographic identification
  - ☐ Certified alternative identification
- ☐ Is your identification current? If providing an Australian Passport, one that has expired within the last two years is acceptable.

  Do your documents need to be certified? If so, ensure the certifier has included ALL of the following on each page:
  - ☐ Written or stamped 'certified true copy'
  - ☐ Signature and printed name
  - ☐ Date – the date MUST be within twelve months of the date we receive your completed form.
  - ☐ Qualification (such as Justice of the Peace, Australia Post employee, etc)
- ☐ Changed your personal details, if so have you attached the required documentation? **Step 9**
- ☐ Signed and dated the form? **Step 10**

For additional information refer to the "Completing proof of identity" fact sheet below or call the Mercer Super Trust Helpline on **1800 682 525**.

Completing proof of identity

July 2026

Important note

The information in this document is a guide only and we may request additional documentation prior to processing your request.

Primary photographic identification

You will need to provide a copy of **one** of the following primary identification documents:

- Current Australian or foreign driver's licence (including the back of the driver's licence if your address has changed)
- Australian passport
- Current foreign passport[1], or similar document issued for the purpose of international travel[1]
- Current card issued under a State or Territory for the purpose of proving a person's age
- Current national identity card issued by a foreign government for the purpose of identification[1]

Identification documents must not be expired (except for an Australian passport that has expired within the last 2 years).

Alternative identification

If you are unable to provide any primary photographic identification, you will need to provide two alternative identification documents, **one from List A and one from List B**:

List A:

- Birth certificate or birth extract[1]
- Citizenship certificate issued by the Commonwealth
- Pension card issued by Services Australia (Centrelink) that entitles the person to financial benefits

AND

List B:

- Letter from Services Australia (Centrelink) or other Government body in the last 12 months regarding a Government assistance payment
- Notice of Assessment issued by the Australian Tax Office (ATO) within the last 12 months
- Rates notice from local council issued in the last 3 months
- Electricity, gas or water bill issued in the last 3 months
- Landline phone bill issued in the last 3 months (mobile phone bills will not be accepted)

If you are unable to provide any of the identification listed above, please contact us on **1800 682 525** to discuss alternative options for verifying your identity. Any alternative identification process will be subject to applicable legal and regulatory requirements.

Name change

If you have changed your name, you must provide a certified copy of the relevant name change document[1], for example, a Marriage Certificate issued by the Registry of Births, Deaths & Marriages, Decree Nisi or Deed Poll (in addition to the above identification).

If your legal name or date of birth does not match our records exactly (excluding the name changes described above), please contact us for further instructions.

Signing on behalf of someone else

If you are signing for someone else, you must provide:

- **Certified** ID for the applicant/member
- **Certified** copy of the Power of Attorney or Guardianship document
- **Certified** ID for the attorney/guardian (person signing)

[1] **Translation:** If your identification is written in a language other than English, the identification must be accompanied by an English translation prepared by a translator accredited by the National Accreditation Authority for Translators and Interpreters Ltd. (NAATI) at the level of Professional Translator or higher (or an equivalent accreditation), to translate from a language other than English into English.

How to certify documents

After sighting the original and the copy and making sure both documents are identical, the certifier must include on each page:

- Written or stamped 'certified true copy'
- Signature and printed full name
- Qualification (such as Justice of the Peace, Australia Post employee, etc)
- Date (the date of certification must be within the 12 months prior to our receipt)

IDENTIFICATION

← A clear copy of the document that identifies you (i.e. your driver's licence (front and back) or passport)

Certified true copy ← Write or stamp 'certified true copy' on the copy of the original document

J. Sample ← The authorised person's signature

Mr John Sample ← Full name, qualification and registration number (if applicable) of the authorised person
Justice of the Peace
Registration No.123456789

Date: 01/02/2012 ← Date of certification (within 12 months of receipt)

Verification

A verification of the certifying party may be performed. If a discrepancy arises, you may be requested to re-certify documentation.

Who can certify documents in Australia?

- **Permanent employee of the Australian Postal Corporation** with five or more years of continuous service who is employed in an office supplying postal services to the public.
- **Agent of the Australian Postal Corporation** who is in charge of an office supplying postal services to the public.
- **Architect**
- **Australian Consular Officer or Australian Diplomatic Officer** (within the meaning of the Consular Fees Act 1955).
- **Bailiff**
- **Bank officer, building society officer or credit union officer** (with five or more years of continuous service)
- **Commissioner for Affidavits or Declarations**
- **Court Officer**, Registrar or Deputy Registrar of a Court, Judge, Clerk, Magistrate, Master of a Court, Chief Executive Officer of a Commonwealth Court.
- **Fellow of the National Tax Accountant's Association**
- **Finance Company Officer** (with five or more years of continuous service with one or more finance companies).
- **Financial Adviser or Financial Planner**
- **Holder of a Statutory office not specified in another item**
- **Justice of the Peace**
- **Legal practitioner**
- **Marriage celebrant** (registered under Subdivision C of Division 1 of Part IV of the Marriage Act 1961).
- **Medical practitioner, Chiropractor, Dentist, Nurse, Optometrist, Physiotherapist, Psychologist, Midwife, Occupational Therapist**
- **Member of Chartered Secretaries Australia**
- **Member of Engineers Australia** (other than at the grade of student), a Registered Professional Engineer of Professionals Australia or registered under a law of the Commonwealth, a State or Territory or registered on the National Engineering Register by Engineers Australia.
- **Member of the Association of Taxation and Management Accountants**
- **Member of the Australasian Institute of Mining and Metallurgy**
- **Member of the Australian Defence Force** (who is an officer; or a non-commissioned officer within the meaning of the Defence Force Discipline Act 1982 with five or more years of continuous service or a warrant officer within the meaning of that Act).
- **Member of the Governance Institute of Australia Ltd**
- **Member of Chartered Accountants in Australia and New Zealand**, CPA Australia, Member of the Institute of Public Accountants or the Association of Taxation and Management Accountants.
- **Member of Commonwealth Parliament, State Parliament, Territory Legislature or a Local Government Authority** (State or Territory).
- **Migration agent registered under Division 3 of Part 3 of the Migration Act 1958**
- **Minister of Religion** (under Subdivision A of Division 1 of Part IV of the Marriage Act 1961).
- **Notary Public**
- **Officer with, or Authorised Representative of an Australian Financial Services Licensee** (with five or more years of continuous service with one or more licensees).
- **Officer with, or a credit representative of, a holder of an Australian credit licence** (with five or more years of continuous service with one or more licensees).
- **Permanent employee of the Commonwealth** (or Commonwealth Authority) **or a State or Territory** (or State or Territory Authority) **or a Local Government Authority** (with five or more years of continuous service).
- **Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made.**
- **Pharmacist**
- **Police Officer, Sheriff or Sheriff's Officer**
- **Senior Executive Service Employee of the Commonwealth** (or Commonwealth Authority) or a State or Territory (or State or Territory Authority).
- **SES Employee of the Commonwealth**
- **Teacher employed on a permanent full-time at a school or tertiary education institution.**
- **Trade marks attorney, Patent Attorney**
- **Veterinary surgeon**

Who can certify documents outside of Australia

- **An authorised staff member of an Australian Embassy, High Commission or Consulate**
- **An authorised employee of the Australian Trade Commission** who is in a country or place outside Australia.
- **An authorised employee of the Commonwealth of Australia** who is in a country or place outside Australia.
- **A Member of the Australian Defence Force** who is an officer or a non-commissioned officer with five or more years of continuous service.
- **A Notary Public from a country ranked 129 or below in the latest Transparency International Corruptions Perception Index: http://www.transparency.org.**

Contact us — Enquiries and complaints

Phone

If you have a question about your super, an enquiry or a complaint, call the Helpline on **1800 682 525** or if calling from outside Australia on **+61 3 8306 0900** from 8am to 7pm (AEST/AEDT) Monday to Friday.

Mail

Mercer Super Trust
GPO Box 4303
Melbourne VIC 3001

Email

MSALCustomer.Complaints@mercer.com

If we have not responded to your complaint within the timeframe prescribed in our **complaints management procedures** or you are not satisfied with our decision, you may be able to take the matter to the Australian Financial Complaints Authority (AFCA) at **afca.org.au** or on **1800 931 678**.

You should read the important information about enquiries or complaints before making a decision. Go to **mercersuper.com.au/pds** and read the PDS and incorporated booklets. The material relating to enquiries or complaints procedures may change between the time you read this PDS and the day when you acquire the product.