Vanguard®

Nominate a financial adviser to your Vanguard Super TransitionSmart or SpendSmart account

Use this form if you are applying for a Vanguard Super TransitionSmart or SpendSmart account and would like to give a financial adviser access to your account.

Important: A financial adviser can only be added to your account after they have registered for Vanguard Adviser Portal.

If you need other forms, please go to: www.vanguard.com.au/super/documents

How to return this form?

Online

Simply complete and upload the form into Vanguard Online via secure message or return the form to your adviser to upload into Adviser Portal via secure message, or

Mail

Return your completed form to:
Vanguard Super
Reply Paid 93158
Collins St East, VIC 8003

What happens next?

We'll process your request and confirm this in writing.

Want to chat to someone?

If you'd like to chat through the process, or have any of the steps explained, feel free to call us on 1300 655 101, Monday to Friday, 8:00am to 6:00pm (AET).

Need help?

Call us on 1300 655 101 or visit vanguard.com.au/super.

Vanguard Super Pty Ltd (ABN 73 643 614 386 AFS Licence 526270) is the Trustee of Vanguard Super (ABN 27 923 449 966).

Section 1. Member details

Date of birth (DD/MM/YYYY)

Member number (Please leave blank if unknown)

First name

Surname

Residential address

Suburb

Postcode

State

Mobile

Email address

Section 2. Adding a financial adviser

Please provide the details of the financial adviser you wish to give access to your Vanguard Super TransitionSmart or SpendSmart account. All advisers registered with Vanguard will have an adviser number.

Vanguard Adviser number

Australian Financial Services Licence number

Adviser ARN

Adviser name

Adviser email

Adviser mobile

Licensee name

Need help?

Call us on 1300 655 101 or visit vanguard.com.au/super.

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1. Definitions

Adviser means the financial adviser that You nominate on the Platform.

AML/CTF Laws means the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth), *Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No. 1)* and related legislation.

Applicable Laws means all Financial Services Laws, Privacy Laws, Financial Crime Laws and the Australian Consumer Law and any other present and future applicable law, statute, regulation, code, by-law, order, judgment, licence, rule, permit, agreement, ordinance or subordinate legislation, including of any Authority such as prudential standards, rules and instruments, or relevant regulatory guidance (as appropriate), in force from time to time in any jurisdiction that apply to the activities contemplated by this document, the Vanguard Products, the operation of the Platform or any other medium through which Your information or details are provided by Vanguard Australia.

AUSTRAC means the Australian Transaction Reports and Analysis Centre.

Australian Consumer Law has the meaning given to that term in section 4 of the *Competition and Consumer Act 2010* (Cth).

Authority means any government or governmental, administrative, monetary, regulatory, fiscal or judicial body, department, commission, authority, tribunal, agency or entity in any part of the world.

Client means a person who has nominated an Adviser in relation to Vanguard Products or services and includes prospective Clients.

Client Portal means Vanguard Online (in relation to Vanguard Personal Investor) and Vanguard Member Online (in relation to Vanguard Super).

Disclosure Document means Product Disclosre Statement, IDPS Guide and other regulated disclosure documents required by the Financial Services Laws.

Financial Crime Laws means Laws relating to security or financial crime, anti-bribery and corruption, money laundering and terrorism financing including AML/CTF Laws, and/or sanctions and modern slavery.

Financial Services Laws has the same meaning as that term has in section 761A of the *Corporations Act 2001* (Cth) and includes the *Superannuation Industry (Supervision) Act 1993* (Cth).

Licensee means the holder of an Australian financial services licence that authorises the Adviser.

Platform means Vanguard Australia's online platform known as 'Vanguard Adviser Portal', through which Your Adviser and their Support Staff will access Your account and other information and Transact on Your account.

Privacy Laws mean the data protection and information privacy Laws of Australia, including the *Privacy Act 1988* (Cth) and any applicable privacy principles or codes under that Act.

Representative means an employee or director of the Licensee, an employee or director of a related body corporate of the Licensee, or any other person that acts on behalf of the Licensee (other than Support Staff).

Support Staff means person(s) nominated by Your Adviser to access Your Vanguard Australia account information and perform administrative functions on their behalf, including but not limited to paraplanners and administrative support personnel.

Transact means:

(a) for Vanguard Personal Investor Products - to:

  (i) apply for, acquire, vary, withdraw from, or dispose of investments held or to be held through the Vanguard Personal Investor Products;

  (ii) establish, manage and/or cancel a periodic automatic investment facility in respect of the account nominated by You for the Vanguard Personal Investor Products; or

  (iii) withdraw cash to the account nominated by You for the Vanguard Personal Investor Products;

(b) for Vanguard Superannuation Products – operating Your account in respect of Vanguard Superannuation Products. Vanguard Australia will ensure the list of currently enabled activities that Your Adviser can perform on Your account is available through our website https://www.vanguard.com.au/super/ and is updated from time-to-time; and

(c) for Vanguard Personal Investor Products and Vanguard Superannuation Products, to arrange for the acquisition of these products by preparing the relevant application on Your behalf for Your approval, execution and/or submission by You to Vanguard Australia.

Vanguard Australia means (as applicable):

(a) VIA in relation to Vanguard Personal Investor Products and any other financial products for which it is the product issuer, platform operator, responsible entity and/or trustee; and

(b) VSPL in relation to Vanguard Super.

Vanguard Personal Investor means the investor-directed portfolio service (**IDPS**) of that name (ABN 49 757 934 563).

Vanguard Personal Investor Products means:

(a) Vanguard Personal Investor; or

(b) any other IDPS, IDPS like scheme or other financial product or service issued or otherwise offered, approved, promoted or managed by VIA which enables investors to make directions in respect of investments held through or in relation to the product or service.

Vanguard Product means Vanguard Personal Investor Products and Vanguard Superannuation Products.

Vanguard Superannuation Products means financial products (within the meaning of the Corporations Act) which are issued (or otherwise offered or approved) by VSPL.

VIA means Vanguard Investments Australia Ltd (ABN 72 072 881 086).

VSPL means Vanguard Super Pty Ltd (ABN 73 643 614 386) in its capacity as trustee of Vanguard Super (ABN 27 923 449 966) (**Vanguard Super**).

You or **Your** means the client of an Adviser and includes prospective clients.

2. Your consent

2.1 You authorise the Adviser You have nominated, their Support Staff, the Licensee and their Representatives to have access to any information held by Vanguard Australia about Your account and investment details, including by accessing Your details on the Platform or any other medium provided by Vanguard Australia.

2.2 You authorise the Adviser you have nominated to Transact on Your behalf in respect of Vanguard Products, including through the Platform or any other medium provided by Vanguard Australia, and You acknowledge Your Adviser's Support Staff may undertake administrative functions on behalf of Your Adviser in this regard.

2.3 Your consent will remain in effect until You notify Vanguard Australia that You wish to revoke Your consent. You may revoke Your consent at any time by notifying Vanguard Australia via the Client Portal or calling 1300 655 101.

2.4 You will not be charged any fees by Vanguard Australia in respect of Your Adviser registering themselves or their Support Staff to access Your account and investment details or to Transact.

3. Privacy

3.1 Vanguard Australia will treat any personal information it receives in accordance with Vanguard Australia's Privacy Policy.

3.2 You consent to:

(a) Vanguard Australia disclosing Your personal information held by Vanguard Australia in relation to Your Vanguard Products (including sensitive information) to Your Adviser, their Support Staff, the Licensee and their Representatives via the Platform and any other medium provided by Vanguard Australia, including information regarding any investments, superannuation, insurance and, where applicable, health information; and

(b) Your Adviser and their Support Staff accessing and using such personal sensitive information via the Platform and Your Adviser, their Support Staff, the Licensee and their Representatives accessing and using this information via any other medium provided by Vanguard Australia for the purpose of providing financial and related advice to You.

3.3 You acknowledge that:

(a) Your Adviser's Support Staff may be located outside Australia;

(b) by providing your consent under clause 3.2(a), Australian Privacy Principle 8.1 (cross-border disclosure of personal information) does not apply to Vanguard Australia; and

(c) if Support Staff located overseas handle Your personal information in breach of the Australian Privacy Principles:

(i) Vanguard Australia will not be accountable under the *Privacy Act 1988* (Cth); and

(ii) You will not be able to seek redress against Vanguard Australia under the *Privacy Act 1988* (Cth).

4. Financial Crime Laws and FATCA

(a) Financial Crime Laws, which include AML/CTF Laws, oblige Vanguard Australia to ask for supporting and identification documents from You and in some instances Your agents and advisers, in order to meet Vanguard Australia's obligations under Financial Crime Laws. Accordingly, Vanguard Australia may ask You to provide information and undertake verification procedures that Vanguard Australia may reasonably require for the purposes of complying with Financial Crime Laws. This may include, but is not limited to, information about You, Your legal personal representative, about anyone acting on Your behalf, or a holder of a beneficial interest in the Vanguard Product, or the source of funds used in connection with the Vanguard Product.

(b) Vanguard Australia may request the information and undertake verification procedures required under clause 4(a) at onboarding and on an ongoing basis as reasonably required to meet its obligations under Financial Crime Laws. You must comply with these requests as soon as reasonably practicable.

(c) In order to comply with Financial Crime Laws, Vanguard Australia may be required to take action where reasonably necessary and to an appropriate extent, including:

(i) disclosing information about You to a related body corporate of Vanguard Australia or service providers or relevant Authorities of Financial Crime Laws (including AUSTRAC and equivalent international Authorities);

(ii) obtaining information about You, Your legal personal representative, anyone acting on Your behalf, a holder of beneficial interest in the Vanguard Product or the source of funds used in connection with the Vanguard Product from third parties;

(iii) re-verifying Your identity, including through electronic means, on an ongoing basis. You consent to Vanguard Australia conducting this identity verification, as reasonably required, on an ongoing basis;

(iv) delaying or refusing the processing of any application, request or transaction if Vanguard Australia believes or suspects (acting reasonably) that the application, request or transaction may breach any obligation or cause Vanguard Australia to breach or commit or participate in an offence under any Applicable Laws, including Financial Crime Laws. Vanguard Australia will not incur any liability directly relating to doing so;

(v) revoking Your Adviser, their Support Staff, the Licensee and their Representatives' access to Your information, including suspending Your Adviser's or their Support Staff's ability to Transact or access to the Platform or any other medium through which Your information or details are provided by Vanguard Australia; and

(vi) closing Your account without notice if Vanguard Australia suspects that (acting reasonably) there is a breach of any of the conditions set out in the section describing the anti-money laundering, counter-terrorism financing, sanctions and anti-bribery and corruption obligations in the relevant Vanguard Australia Disclosure Documents, such as unsatisfactory conduct by You or if You fail to provide required information and documentation as soon as reasonably practicable or if Vanguard Australia considers (acting reasonably) that it needs to close Your account for any other reason in order to manage appropriately any risks to which Vanguard Australia is exposed to (including the risk of damage to Vanguard Australia's reputation).

(d) Vanguard Australia may request certain information or documents from You as is reasonably necessary to comply with obligations imposed by the Australian Government's Inter-Governmental Agreement with the Government of the United States of America under the *Australia-US Intergovernmental Agreement (IGA) to improve international tax compliance and to implement FATCA (the US Foreign Account Tax Compliance Act)*.

5. Acknowledgements

5.1 You acknowledge and confirm that:

(a) Vanguard Australia is not responsible for the accuracy or completeness of any information provided by You or any persons other than Vanguard Australia about You, including Your investments, on the Platform or any other medium provided by Vanguard Australia;

(b) Vanguard Australia does not provide You with any financial product advice or other financial services, or make any implied or explicit representation or recommendation, in relation to the Platform or any other medium through which Your information or details are provided to Your Adviser, their Support Staff, the Licensee or their Representatives by Vanguard Australia;

(c) Your Adviser is solely responsible for providing You with advice or financial services (if any) which Your Adviser provides in connection with the Platform or any other medium through which Your information or details are provided by Vanguard Australia;

(d) Your Adviser is solely responsible for nomination, authorisation, selection and conduct of their Support Staff. Adviser Support Staff undertake administrative functions on behalf of Your Adviser and do not act on behalf of Vanguard Australia;

(e) Your Adviser, their Support Staff, the Licensee or their Representatives' conduct in relation to the Platform or any other medium through which Your information or details are provided by Vanguard Australia is their responsibility, including your Adviser's or their Support Staff's conduct in relation to Transact functionality. Accordingly, You agree not to commence any actions, claims or proceedings against Vanguard Australia in respect of Your Adviser, their Support Staff, the Licensee or their Representatives' conduct (other than to the extent Vanguard Australia's conduct caused or contributed to their conduct);

(f) Vanguard Australia may contact You directly where reasonably necessary in connection with the Platform or any other medium through which Your information or details are provided by Vanguard Australia;

(g) You authorise Your Adviser, the Licensee or their Representatives to receive and access any information about Your Vanguard Australia account and to Transact until You notify Vanguard Australia that You withdraw Your consent via the Client Portal or by calling 1300 655 101;

(h) Vanguard Australia may, acting reasonably, determine the nature, extent and medium of the activities that can be performed by an Adviser or their Support Staff under Transact, or Vanguard Products to which Transact relates. The functionality of Transact may also change from time-to-time. Changes to, or the withdrawal of, activities will not preclude You from performing Your own activities in relation to Your Vanguard Australia account or restrict or otherwise limit Your rights in relation to Your Vanguard Products;

(i) Vanguard Australia may, acting reasonably, determine whether You or Your Adviser may be required to sign or counter-sign or otherwise authorise certain activities within Transact and the form or medium that such signature or authorisation may take;

(j) Vanguard Australia may prevent Your Adviser or their Support Staff from accessing any information about Your Vanguard Australia account or Transacting on your behalf if:

  (i) Your Adviser or the Licensee withdraws its consent to the Adviser or their Support Staff accessing any information about Your Vanguard Australia account or Transacting on your behalf;

  (ii) such activities are precluded by Applicable Laws;

  (iii) Vanguard Australia, acting reasonably, believes the requested activities are not authorised by You or may expose You or Vanguard Australia to an unacceptable level of risk including in relation to privacy, Financial Crime Laws, cybersecurity or access by Your Adviser or their Support Staff from a foreign jurisdiction;

  (iv) Vanguard Australia, acting reasonably, believes Your Adviser or their Support Staff may no longer require access to information or the ability to Transact on Your behalf due to a reasonably prolonged period of inactivity; or

  (v) You die, in which case the ability of Your Adviser or their Support Staff to access any information about Your Vanguard Australia account or Transact on your behalf will be restricted in accordance with Vanguard Australia's policies, subject to Applicable Laws;

(k) You understand that Vanguard Australia may do some checks to confirm the identity of Your Adviser, their Support Staff, the Licensee or their Representatives prior to disclosing any information or allowing them to Transact. However, Vanguard Australia is not required to verify any operation undertaken in relation to Your account by Your Adviser or their Support Staff is validly authorised by You;

(l) Your nomination replaces and supersedes any previous nominations You have made in respect of an Adviser (including via a third party authority);

(m) Vanguard Australia may obtain advice given to You by Your Adviser where reasonably necessary for Vanguard Australia's auditing purposes and any information obtained will be kept confidential; and

(n) You have read and understood Vanguard Australia's Privacy Policy.

Section 4. Withdrawals from my Vanguard Super TransitionSmart or SpendSmart account

As a Vanguard Super member, you can additionally allow your Adviser to withdraw up to $250,000 per transaction from your Vanguard Super TransitionSmart or SpendSmart account to your nominated bank account.

Please make your choice:

☐ **No** I do not provide permission for my Adviser to make cash withdrawals. Any withdrawals must be signed by me.

☐ **Yes** I provide permission for my Adviser to withdraw up to $250,000 per transaction from my Vanguard Super account(s) to my nominated bank account on my behalf.

Section 5. Declaration (must be completed)

I confirm and acknowledge that:

- I authorise Vanguard Australia to provide my nominated Adviser with access to my account(s) in accordance with the Client Consent Terms and Conditions. In particular, I authorise my Adviser to transact on my behalf in respect of Vanguard Products, and I acknowledge my Adviser's Support Staff user(s) may perform administrative functions related to my account on my Adviser's behalf.
- My Adviser's Support Staff user(s) may be located outside Australia, and I acknowledge my rights under Privacy Laws may accordingly be modified as set out in clause 3.3 of the **Client Consent Terms & Conditions**.
- My consent will remain in effect until I notify Vanguard Australia that I wish to revoke it.
- This nomination of my Adviser will replace and supersede any previous nominations that I may have made in respect of an Adviser (including via a third-party authority);
- I have read and understand Vanguard Australia's Privacy Policy;
- I have read and understand Vanguard Australia's Privacy Collection Statement in relation to the collection, use, holding, disclosure, and storage of my personal information; and
- Any existing data feed consent(s) for my account(s) will remain in place until I revoke my consent.
- I have read and agree to the Vanguard Australia Client Consent Terms and Conditions provided with this form.

Signature (Please use BLACK pen to sign)	Date (DD/MM/YYYY)
✗	

Vanguard®
Strong and Steady

Nominating a Financial Adviser for your Vanguard Super account

Last updated January 2026

You can nominate a Financial Adviser to help manage your Vanguard Super account. This Fact Sheet outlines how nominating a Financial Adviser works, and some of the things you should consider before making a nomination.

What does it mean to nominate a Financial Adviser to your account?
Vanguard allows you to nominate a Financial Adviser, who can access and manage your super account on your behalf. This covers our SaveSmart, TransitionSmart and SpendSmart accounts.

If you have more than one account with us (for example, you have a Vanguard Super SaveSmart account and a Vanguard Super TransitionSmart account), you will need to complete a separate nomination for each account. This allows you to control which account your Financial Adviser can access.

Your nominated Financial Adviser can also appoint administrative staff (also called support staff) to have access to your account to assist them in managing your account. Your Financial Adviser is responsible for any actions taken on your account by their support staff. If you do not wish support staff to have access to your account, please call us on 1300 655 101.

With your consent, your nominated Financial Adviser can also establish a data feed of your account details through to their financial planning software.

The Financial Adviser you nominate must be authorised by an Australian Financial Services (AFS) Licensee to provide financial product advice to retail clients. The Government's Moneysmart website contains a financial advisers register, and includes information to help you choose a Financial Adviser.

Your Financial Adviser (and their AFS Licensee) must also register with Vanguard Australia (we will provide them with a Vanguard Adviser number once registered).

How do you nominate a Financial Adviser?
To nominate a Financial Adviser, you should complete the online nomination process via Vanguard Online at identity.vanguard.com.au. You will need their first name and last name, as well as their Vanguard Adviser number to complete the nomination process.

It is important you are comfortable with your Financial Adviser managing your account including conducting transactions on your behalf. If you are not entirely comfortable, you should not make a nomination.

Please take time to read and understand the Client Terms and Conditions before nominating your Financial Adviser – you will be asked to confirm you have read these as part of the nomination process. While we will always seek to protect members' interests, we will not be responsible for any actions your nominated Financial Adviser (or their support staff) takes on your account(s).

What your Financial Adviser can manage

Your nominated Financial Adviser will be able to view your personal details and account information, and complete certain transactions on your behalf including:

Vanguard Super SaveSmart accounts	Vanguard Super TransitionSmart & SpendSmart accounts
• Make investment switches • Claim a tax deduction for personal contributions (also called a Notice of intent to claim a tax deduction) • Change a non-binding beneficiary nomination • Split contributions with your spouse • Opt-in for default insurance cover • Maintain your insurance cover (in the event we are required under super laws to switch it off) • Consolidate your super (i.e. roll super from another super account you have into Vanguard Super) • Make a withdrawal (also called a benefit payment)* • Make a downsizer contribution • Provide instructions for family law payments	• Make investment switches • Change of amount and frequency of pension payments • Change of investment drawdown order • Change of non-binding beneficiary nomination • Make a withdrawal (also called a commutation)*

* As part of the nomination process, you will be asked to confirm whether you authorise your Financial Adviser to make a withdrawal from your account on your behalf, to an external bank account. If you agree to this, your Financial Adviser will be able to withdraw up to $250,000 per transaction. Bank account details (including a recent bank statement showing ownership) must be provided with the withdrawal request for SaveSmart accounts or when adding a linked bank account to your SpendSmart account.

Transaction notifications

Any time there is a transaction or change made to your account – whether made by you or your nominated Financial Adviser (or their authorised support staff) – you will receive a notification by email, SMS or post (depending on your chosen preferences). So it's important to ensure these details are up-to-date.

With certain transactions (such as withdrawals), we will send you an SMS notification regardless of your preferences.

Your Financial Adviser will not be able to change certain personal details on your behalf (such as your name, date of birth, email or mobile number). And they will not be able to change any external bank account details linked to your account(s).

Financial Adviser fees

If your Financial Adviser provides you with personal advice relating to your Vanguard Super SaveSmart, TransitionSmart or SpendSmart account(s), you can have the advice fees deducted from your account.

Your Financial Adviser will outline the fees payable in writing. Advice fees can only be deducted from your account as a single payment each time you receive personal advice, and your written consent is required each time (your Financial Adviser can help you provide your written consent using a digital DocuSign signature).

The payment of advice fees from your account is also subject to certain limits.

First, the balance of your account must be over $25,000 at the time of deduction. Second, the total amount of advice fees deducted each financial year cannot be more than the lesser of:

- 2% of your account balance (at the time of deduction), or
- $6,000 (inclusive of GST).

Please note, Vanguard MySuper members cannot make use of this facility (you will generally be considered a MySuper member if you join and do not make an investment choice).

How can I cancel my Financial Adviser nomination?
We have the discretion to reject the initial or ongoing nomination of your Financial Adviser. We may also refuse to act on an instruction received from your Financial Adviser if we believe it is not in your best interests, if we believe it falls outside our Terms and Conditions, or it would cause Vanguard Australia to breach any applicable laws. We may also contact you in relation to any action taken by your Financial Adviser.

If you nominate a Financial Adviser to manage your account, you can remove them at any time by calling or sending us a Secure Message via Vanguard Online.

What if my Financial Adviser's licensing arrangements change?
We will monitor your Financial Adviser's authorisation status, and if they cease to be authorised we will remove them from your account(s). If your Financial Adviser switches licensee, we will contact your Financial Adviser to update their registration. Where we are unable to do this, we will remove your Financial Adviser from your account(s).

What happens if you pass away?
If you pass away, your Financial Adviser's ability to manage your account(s) will be removed once we are notified. Your Financial Adviser will retain read-only access to your account. If any advice fees have been deducted from your account after your date of death, they will be refunded back to the account.

Vanguard®