



ANZ Australian Staff Superannuation Scheme

Contributions Splitting Application

Before completing this form please read the factsheet "Splitting super contributions" available from ANZ Staff Super on **1800 000 086** or refer to the website **www.anzstaffsuper.com**.

Step 1 – Complete your personal details

Please print in black or blue pen, in uppercase, one character per box.



Title Mr Mrs Ms Miss Other Date of birth / /

Given names

Surname

Previous name (if applicable)

Postal address

Suburb State Postcode

Daytime telephone - Mobile

Email

Member number

Step 2 – Attach documentation if your personal details have changed

Name and date of birth changes – see the "Completing proof of identity" fact sheet on the website **www.anzstaffsuper.com**.

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 processing of your contributions splitting application will be delayed.



Step 3 – Personal details of spouse receiving your contributions

Title Mr Mrs Ms Miss Other Date of birth / /

Given names

Surname

Postal address

Suburb

State

Postcode

Daytime telephone

Mobile

Details of spouse's super fund

The details below will help us identify your spouse's super account. It is important to complete all details as the Trustee may not be able to process your request otherwise.

Fund name

This fund is a Self Managed Super Fund

Please note: All payments to a Self Managed Super Fund will be sent to the registered address of the fund. Please ensure the fund address is up-to-date on the ATO's website www.superfundlookup.gov.au

Fund address

Telephone

Fund ABN number*

Unique Superannuation Identifier (USI)*

Membership or Policy number*

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

Exempt Public Sector Super Scheme Retirement Savings Account

Cheque to be made in favour of

Note: You can only split contributions to an active super account held in the name of your spouse in a complying super fund. If your spouse does not have an active super account the Trustee will not be able to process your request.

Your spouse may have the option of joining the ANZ Australian Staff Superannuation Scheme. For details, including a copy of the relevant Product Disclosure Statement, please call ANZ Staff Super on **1800 000 086** or refer to the Scheme's website **www.anzstaffsuper.com**.

* A transfer to another fund cannot occur without the ABN and USI or membership/policy number of your spouse's fund. If your spouse's 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. Your spouse's super fund can help you complete these details.



Step 4A – Identification required if transferring contributions to your spouse’s account in the ANZ Australian Staff Superannuation Scheme or another complying superannuation fund

If you are transferring to a Self Managed Super Fund – go to Step 4B.

If transferring contributions to your spouse’s account in the ANZ Australian Staff Superannuation Scheme or another complying superannuation fund:

Option 1 – use your Tax File Number (TFN)

The ANZ Australian Staff Superannuation Scheme 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 ANZ Australian Staff Superannuation Scheme does not incur additional tax. *Please also refer to the information provided below under Providing your Tax File Number (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 certified proof of identity (see below) and your contributions split will be delayed.

Option 2 – provide a copy of either your current driver’s licence or passport

Your driver’s licence must NOT have expired. However, your Australian passport can have expired within the last 2 years.

If you don’t have a current driver’s licence or passport, you can refer to the “Completing proof of identity” fact sheet on the Scheme’s website www.anzstaffsuper.com for a list of other documents that can be used to identify you. You can also contact ANZ Staff Super on **1800 000 086** for assistance.

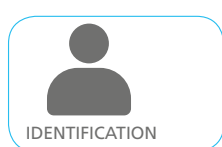
Step 4B – Identification required if transferring contributions to your spouse’s account in a Self Managed Super Fund

If you would like to transfer contributions to your spouse’s account in a Self Managed Super Fund, you will need to provide **certified** proof of identity dated within the last three months. The easiest way to do this is to:

- Photocopy both sides of your current driver’s licence or passport*
- Take the photocopies to Australia Post or your local Police Station and ask them to certify your ID document.

* Your driver’s licence must NOT have expired. However, your Australian passport can have expired within the last 2 years.

The person certifying your ID documents will need to include the following details on the copies:



- ← Certified true copy
- ← J. Sample
- ← Mr John Sample
- ← Justice of Peace
- ← Registration No.123456789
- ← Date: 01/03/2015
- ← A clear copy of the document that identifies you (i.e. your driver’s licence (front and back) or passport)
- ← Write or stamp ‘certified true copy’ of the original document
- ← The authorised person’s signature
- ← Full name, qualification and registration number (if applicable) of the authorised person
- ← Date of certification (within 3 months of receipt)

If you don’t have a current driver’s licence or passport, you can refer to the “Completing proof of identity” fact sheet on the Scheme’s website www.anzstaffsuper.com for a list of other documents that can be used to identify you. You can also contact the ANZ Staff Super on **1800 000 086** for assistance.

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 Scheme before the end of the financial year, or your earlier payment from the Scheme. 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 payout. 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 Scheme(s).

If you are uncertain as to whether or not you have provided your TFN, you can check these details on the Scheme’s website www.anzstaffsuper.com or contact ANZ Staff Super on **1800 000 086**.



Step 6 – Receiving spouse declaration (spouse to complete)

I declare that at the date of this application, I am the spouse[^] of the applicant and:

- I have not reached my preservation age^{*}; OR
 I am between my preservation age^{*} and 65 years and have not permanently retired[#] from the workforce.

^{*}Your preservation age depends on your date of birth – see the table below:

Date of Birth	Preservation Age	Date of Birth	Preservation Age
Before 1 July 1960	55	1 July 1962 to 30 June 1963	58
1 July 1960 to 30 June 1961	56	1 July 1963 to 30 June 1964	59
1 July 1961 to 30 June 1962	57	1 July 1964 or after	60

[#] 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, calling, occupation or employment.

I understand that:

- The information contained in this form will be used by the Trustee to process this contributions split request.
- I consent to my information being collected, disclosed and used in the manner set out in this form.

Signature Date / /

[^] A spouse includes:

- a person who is the member's husband or wife,
- another person (whether of the same sex or not) with whom the member is in a registered relationship, or
- another person who, although not legally married to the member, lives with the member on a genuine domestic basis in a relationship as a couple.

Note: This section must be completed by the receiving spouse in order for the Trustee to process the contributions splitting request. The Trustee of the ANZ Australian Staff Superannuation Scheme recommends that you seek advice from a licenced or appropriately authorised financial adviser regarding your super before you make any decision in relation to contributions splitting.

Step 7 – Sign the form (member to complete)

I request that the Trustee of the ANZ Australian Staff Superannuation Scheme splits the contributions detailed in Steps 5A and/or 5B to the superannuation account of my spouse as detailed in Step 3.

By signing this form I acknowledge that I have read and understood the "Splitting super contributions" fact sheet and I understand that:

- once my contributions split is actioned, I will not be eligible for a further contributions split in respect of the nominated financial year.
- the amount transferred from the ANZ Australian Staff Superannuation Scheme will be taken from the preservation components in the following order: preserved, restricted non-preserved, unrestricted non-preserved.
- the withdrawal fee (if any) will be deducted from my member account when the contributions split is made to my spouse. If I am withdrawing my entire superannuation benefit, this fee will only be charged once.
- if I have elected to withdraw and/or transfer only part of my benefit and my account is invested in multiple investment options, my partial payment will be debited proportionately from my investment options. For example, if I have 50% of my account invested in Balanced Growth and 50% in Cautious, 50% of the partial withdrawal/transfer will be drawn from my Balanced Growth holding and 50% from my Cautious holding.
- if the contributions nominated to be split exceed the maximum allowed by the legislation or the Scheme's rules, my nominated transfer amount will be reduced to the maximum allowable amount.
- the value of my super in the ANZ Australian Staff Superannuation Scheme (including any death and Total and Permanent Disablement benefits) will decrease by the amount transferred out of the ANZ Australian Staff Superannuation Scheme in accordance with this contributions split request.
- there may be a delay in payment if my details have changed.

I understand and consent to my information being collected, disclosed and used in the manner set out in this form.

I confirm that the person nominated as the receiving spouse in Step 3 is an eligible spouse, as defined in Step 6 above.

I discharge the Trustee from any liability with respect to the amount of my super that is transferred.

Signature Date / /

The Trustee of the ANZ Australian Staff Superannuation Scheme recommends that you seek advice from a licensed, or appropriately authorised financial advisor regarding your super before you make any decision in relation to contributions splitting.

Please return your completed form to:

ANZ Staff Super
GPO Box 4303
Melbourne VIC 3001



Step 8 – Complete the checklist

To enable your payment to be processed promptly, please ensure you have correctly completed this form before returning it to the Scheme. Have you:

- Provided your member details in **Step 1**?
 - Attached supporting documentation for any change of name, date of birth or address detailed in **Step 2**?
 - Provided complete payment instructions in **Step 3, 5A and 5B** (if applicable)?
 - Select the proof of identification you have provided – **Step 4A or Step 4B**
 - Use your Tax File Number
 - Copy of current driver's licence OR passport
 - Certified** copy of current driver's licence OR passport dated within the last three months
 - Is your identification current? If providing an Australian passport, one that has expired within the last two years is acceptable.
 - Are you transferring contributions to your spouse's account in a Self Managed Super Fund? If so, you have attached **certified** proof of identity documents – **Step 4B**.
- If you need help, please refer to the "Completing proof of identity" fact sheet on the Scheme's website www.anzstaffsuper.com or call ANZ Staff Super on **1800 000 086**.
- Your spouse has signed and dated the declaration in **Step 6**?
 - Signed and dated the form in **Step 7**?

Protecting members' privacy

The Trustee, ANZ Staff Superannuation (Australia) Pty Limited, seeks to take all reasonable steps to protect members' privacy and the confidentiality of members' personal information.

The Scheme Administrator, Mercer, collects (on behalf of the Trustee) personal information directly from members and their employers. Sometimes information about you may be collected from other third parties such as a previous superannuation fund, your financial adviser or publicly available sources. We collect, use and disclose personal information about you to provide and manage your account in the Scheme and give you information about your super, or as required by super and tax laws.

If you do not provide the personal information requested or it is incomplete or inaccurate, we may not be able to manage your account properly and processing of transactions to, from or in relation to your account may be delayed.

Members' personal information is kept confidential, but may be disclosed by the Trustee or Scheme Administrator to third parties, such as the Scheme's actuary, insurer, medical consultants, underwriter, legal adviser and auditor and other external service providers who are contracted to assist with administering members' benefits. It may also be disclosed where expressly authorised or required by law, for example to government agencies such as the Australian Taxation Office and Superannuation Complaints Tribunal. Members' personal information may also be disclosed to the Group Superannuation Department of ANZ for the purposes of administering members' benefits or resolving members' inquiries or complaints.

Members' personal information may be disclosed to related entities of the Scheme Administrator located overseas (in particular, its wholly owned Global Operations Shared Services function in India) as part of the day-to-day provision of administration services.

The Trustee's Privacy Policy Statement contains more detail about how we deal with your personal information and information about how you can access and seek correction of information we hold about you. It also includes information about how you can lodge a complaint about how we've dealt with your personal information and how that complaint will be handled.

If you have any queries in relation to privacy issues, please contact:

ANZ Staff Super
GPO Box 4303
Melbourne VIC 3001
Telephone: 1800 000 086
Facsimile: 03 9245 5827
Email: anzstaffsuper@superfacts.com

The Trustee's Privacy Policy Statement is available on the Scheme's website www.anzstaffsuper.com or from ANZ Staff Super by calling 1800 000 086. You can also access the Scheme Administrator's privacy policy on the Scheme's website.

