

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 visit the website **www.anzstaffsuper.com**.

Step 1 – Complete your personal details	Please print in black or blue pen, in uppercase, A one character per box.
Title Mr Mrs Ms Miss Other Given names	Date of birth / / /
Surname	
Previous name (if applicable)	
Postal address	
Suburb	State Postcode
Daytime telephone Mobile	
Email	
Member number	

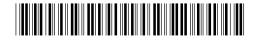
## Step 2 – Attach documentation if your personal details have changed

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.

Issued by ANZ Staff Superannuation (Australia) Pty Limited ABN 92 006 680 664 AFSL 238268 as Trustee for the ANZ Australian Staff Superannuation Scheme ABN 83 810 127 567.



## Step 3 – Personal details of spouse receiving your contributions

	Ms	Mis	s (	Other				Da	te of k	oirth		/		/			
Given names																	
Surname																	
Postal address																	
Suburb										Sta	ite			Posto	ode		
Daytime telephone							Mobile										
Details of spouse's su	per fun	d															
The details below wil				pouse's	sup	er acco	unt. It is	impo	rtant t	o com	plete	all d	etail	s as t	he Tr	ustee	may no
be able to process yo Fund name	ur reque	st othe	rwise.														
i dila lialile																	
This fund is a Self Please note: All paym	_	•		e Supe	rStre	eam to r	all over	vours	uner l	enefi	ts Th	is me	ans	vour '	SMSF	will n	eed·
<ul> <li>an Electronic Servi</li> </ul>				СОПРС				, o u						,			
	hank ac	count (															
<ul> <li>a copy of the SMSF</li> </ul>	Darik ac	count	stateme	nt.													
	Darik ac	count	stateme	ent.													
	Darik ac	Count	stateme	ent.													
				ent.													
Fund address				ent.													
Fund address			stateme	ent.													
Fund address			stateme	ent.		Uniqu	a Supai	annua	ation (d	Ventifi	ar (119	SI)*/					
Fund address  Telephone			stateme	int.			e Super										
Fund address  Telephone	Dank ac		Laterne				e Super										
Fund address Telephone Fund ABN number*			- L														
Fund address Telephone Fund ABN number*			Laterne														
Fund address Telephone Fund ABN number* Membership or Policy	- umbe				tion	Electro											
Fund address  Telephone  Fund ABN number*  Membership or Policy	numbe	r* he reas	- Son for 6	exemp		Electro	onic Ser	vice A									
Fund address  Telephone  Fund ABN number*  Membership or Policy	numbe	r* he reas	- Son for 6	exemp		Electro	onic Ser	vice A									
Fund address  Telephone  Fund ABN number*  Membership or Policy  If exempt from an AB	numbe 8N, tick t	r* he reas	son for a	exemp	ent S	Electro	Accoun	vice A	ddres:	s (SMS	Fonl	<i>(</i> )	com	plyin	g sur	per fun	nd.
Fund address  Telephone  Fund ABN number*  Membership or Policy  If exempt from an AE  Exempt Public Secto  Note: You can only spill your spouse does not	numbe SN, tick t Super S it contrik	r* he reas cheme outions n active	son for e	exemp etireme	ent S per a t the	Electro : avings a	Accounheld in will no	the na	me of	your s	pouse your	e in a	est.				
Fund address  Telephone  Fund ABN number*  Membership or Policy  If exempt from an AE  Exempt Public Secto	numbe SN, tick t r Super S it contrib ot have a	r* he reason active ion of joint active ion active	son for e	exemp etireme ctive su accoun NZ Sta	ent S per a t the	Electronic	Accounheld in will no details,	the na	me of ile to ping a c	your sorocess	pouse your	e in a requ	est. int P	rodu	ct Dis	closur	

\* A transfer to another fund cannot occur without the ABN **and** USI/ESA or membership/policy number of your spouse's fund. 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 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 ANZ Staff Super 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 ANZ Staff Super or another complying superannuation fund:

#### Option 1 – use your Tax File Number (TFN)

ANZ Staff Super 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 ANZ Staff Super 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 ANZ Staff Super 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:



 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 ANZ Staff Super 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 ANZ Staff Super before the end of the financial year, or your earlier payment from ANZ Staff Super. 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 super fund(s).

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



#### Step 5A - Contributions splitting details The contributions I would like to split with my spouse are contributions made to my super account during the previous financial year ended 30/06/ (YEAR) Write the amount or percentage that your spouse is to receive. It cannot be more than 85% of the contributions you made in this category or more than your concessional contributions cap for the financial year. From 1 July 2019, the concessional contributions cap may be increased above the general concessional cap if you are eligible. To be eligible you must make concessional contributions in excess of the general concessional cap, have a total superannuation balance less than \$500,000 immediately prior to the financial year, and have unused concessional cap space from the previous five years (with 2018/19 financial year being the first year you can accrue unused concessional contributions). Your concessional contributions cap will equal the general concessional cap plus the previously unused concessional contributions made in excess of the general concessional contributions cap. Your increased concessional contributions cap, will be used to determine the maximum amount of taxed splittable contributions. Eligible concessional contributions to be split: (e.g. deductible contributions such as employer and salary sacrifice contributions) (tick one circle only) ✓ **Dollar Amount** (enter amount and tick whether net or gross of tax\*) **NET** or **GROSS** OR **Percentage** (enter percentage and tick whether net or gross of tax\*) **NET** or **GROSS** \* Concessional contributions are subject to 15% contribution tax. If you nominate a gross dollar amount or percentage above, the amount transferred will be reduced by 15% to allow for this tax. If you nominate a **net** dollar amount or percentage above, the amount transferred will be as per your nomination (subject to any applicable maximums). Note: Only eligible contributions made during the previous financial year can be split. The total contributions amount nominated cannot exceed a maximum of the total concessional contributions made to your account during the financial year or your concessional contribution cap\*\* (whichever is the lesser). If you nominate an amount greater than your legislated concessional contribution cap, the amount transferred will be reduced accordingly. \*\* Refer to the "Splitting super contributions" fact sheet on the ANZ Staff Super website www.anzstaffsuper.com or call ANZ Staff Super on 1800 000 086 for details.

#### Step 5B – Contributions splitting details for exiting members

(only complete this section if you are leaving ANZ Staff Super)

If you are withdrawing your entire superannuation benefit from ANZ Staff Super you may also elect to split contributions made to your super account during the current financial year. Please nominate the amount you wish to split. (Note this section only applies to contributions made during the current financial year. To request a split for contributions made during the previous financial year you will also need to complete Step 5A above.) Please ensure this form is submitted together with your "Payment Instructions"

Write the amount or percentage that your spouse is to receive. It cannot be more than 85% of the contributions you made in this category or more than your concessional contributions cap for the financial year. From 1 July 2019, the concessional contributions cap may be increased above the general concessional cap if you are eligible. To be eligible you must make concessional contributions in excess of the general concessional cap, have a total superannuation balance less than \$500,000 immediately prior to the financial year, and have unused concessional cap space from the previous five years (with 2018/19 financial year being the first year you can accrue unused concessional contributions). Your concessional contributions cap will equal the general concessional cap plus the previously unused concessional contributions made in excess of the general concessional contributions cap. Your increased concessional contributions cap, will be used to determine the maximum amount of taxed splittable contributions.

ΕI	igib	le (	cond	cessi	onal	cont	ribu	tions	to	be sp	lit:
----	------	------	------	-------	------	------	------	-------	----	-------	------

e.g. deductible contributions such as employer and sala	ary sacrific	e cont	ributions)
(tick one circle only) 🗸			
<b>Dollar Amount</b> (enter amount and tick whether no	et or gross	of tax	*)
\$	NET	or	GROSS
OR			
Percentage (enter percentage and tick whether no	et or gross	of tax	")
%	NET	or	GROSS

Concessional contributions are subject to 15% contribution tax. If you nominate a gross dollar amount or percentage above, the amount transferred will be reduced by 15% to allow for this tax. If you nominate a net dollar amount or percentage above, the amount transferred will be as per your nomination (subject to any applicable maximums).

Note: The total contributions amount nominated cannot exceed a maximum of the total concessional contributions made to your account during the current financial year or your concessional contribution cap\*\* (whichever is the lesser).

If you nominate an amount greater than your legislated concessional contribution cap, the amount transferred will be reduced accordingly.

\*\* Refer to the "Splitting super contributions" fact sheet on ANZ Staff Super's website www.anzstaffsuper.com or call ANZ Staff Super on 1800 000 086 for details.



#### Step 6 – Receiving spouse declaration (spouse to complete) I declare that at the date of this application, I am the spouse<sup>^</sup> 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 1 July 1962 to 30 June 1963 55 58 1 July 1960 to 30 June 1961 56 1 July 1963 to 30 June 1964 59 60 1 July 1961 to 30 June 1962 57 1 July 1964 or after \* 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 ^ 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 ANZ Staff Super 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 ANZ Staff Super 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 ANZ Staff Super will be taken from the preservation components in the following order: preserved, restricted non-preserved, unrestricted non-preserved. • 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 ANZ Staff Super's rules, my nominated transfer amount will be reduced to the maximum allowable amount. • the value of my super in ANZ Staff Super (including any death and Total and Permanent Disablement benefits) will decrease by the amount transferred out of ANZ Staff Super in accordance with this contributions split request. • there may be a delay in payment if my details have changed.

The Trustee of ANZ Staff Super recommends that you seek advice from a licensed, or appropriately authorised financial advisor

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.

regarding your super before you make any decision in relation to contributions splitting.

· I declare that the information provided on this form is correct and confirm that the amount to be split is within the legislatively

Date

Please return your completed form to:

ANZ Staff Super GPO Box 4303 Melbourne VIC 3001

Signature

specified limits.



## Step 8 – Complete the checklist To enable your payment to be processed promptly, please ensure you have correctly complete the checklist.

	enable your payment to be processed promptly, please ensure you have correctly completed this form before returning it to Scheme. Have you:
	Provided your member details in <b>Step 1</b> ?
	Attached supporting documentation for any change of name, date of birth or address detailed in <b>Step 2</b> ?
	Provided complete payment instructions in <b>Step 3, 5A and 5B</b> (if applicable)?
	Select the proof of identification you have provided – <b>Step 4A or Step 4B</b>
	Use your Tax File Number
	Copy of current driver's licence OR passport
	<b>Certified</b> 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 <b>certified</b> proof of identity documents – <b>Step 4B</b> .
•	ou need help, please refer to the "Completing proof of identity" fact sheet on the ANZ Staff Super website <b>w.anzstaffsuper.com</b> or call ANZ Staff Super on <b>1800 000 086</b> .
	Your spouse has signed and dated the declaration in <b>Step 6</b> ?
	Signed and dated the form in <b>Step 7</b> ?

### 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.

