

ANZ Australian Staff Superannuation Scheme

Providing your Tax File Number

Don't pay more tax than you have to – let us know your Tax File Number

In line with the Superannuation Industry (Supervision) Act 1993, and various taxation acts, the Trustee of the ANZ Australian Staff Superannuation Scheme is authorised to ask for your Tax File Number. The Trustee will only use your Tax File Number for lawful purposes. These purposes may change in the future if there are changes to legislation.

The Trustee may pass your Tax File Number to any other super fund or account to which your super is transferred in the future unless you request in writing that this not be done.

By providing your Tax File Number:

- the Trustee will be able to accept all types of contributions made by or for you (some limits may apply)
- you can avoid paying tax at a higher rate than would otherwise apply on your contributions
- you can avoid paying tax at a higher rate than would otherwise apply on your super benefit, and
- it will be easier for you to find your super in the future and ensure that you receive all of your super benefits when you retire.

In providing your TFN, you authorise the Trustee to use your TFN to search the ATO SuperMatch database and to recover any super monies held by the ATO in your name and to automatically transfer those monies to your ANZ Staff Super account. The monies held by the ATO include Superannuation Guarantee contributions, superannuation holding accounts, superannuation co-contributions, low income contributions and unclaimed superannuation monies. We will notify you of any ATO-held amounts transferred to your ANZ Staff Super account.

Searching the ATO SuperMatch database will also provide a list of other superannuation accounts held in your name. We will provide you with information about those accounts and how you can consolidate them with your ANZ Staff Super account.

Choosing not to provide your Tax File Number is not an offence. However, if you don't provide your Tax File Number, now or later:

- the Trustee will only be able to accept contributions made for you by your employer. No other contributions, for example after-tax contributions, can be accepted
- you may pay more tax on contributions made for you by your employer. In some circumstances, you may be able to claim back this additional tax, however time limits, fees and other rules may apply
- you may pay more tax on your super benefit than you would otherwise (although you can claim this back when you lodge your tax return).

The consequences of not quoting your Tax File Number may change in the future if there are changes to legislation.

If you need help

For assistance or to access the Privacy Policy and your personal information call ANZ Staff Super on **1800 000 086**.

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

Membership number



Step 2 – Provide your Tax File Number and sign the form

Tax File Number: - -

By signing this form I understand:

- the circumstances in which my Tax File Number is collected and used
- I consent to my information being collected, disclosed and used in the manner set out in this form.

Signature

Date

/ /

Please return your completed form to:

ANZ Staff Super
GPO Box 4303
Melbourne, VIC 3001

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

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 Australian Financial Complaints Authority. 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.

