



ANZ Australian Staff Superannuation Scheme

Application to transfer from Employee Section C to the Employee Section

If you need help

For assistance 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

Postal address

Suburb State Postcode

Daytime Telephone - Mobile -

E-mail

Member number

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.

Continued



Protecting members' privacy (continued)

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.

The Insurer's Privacy Policy details how the Insurer manages personal information. It is available free of charge by calling Zurich on 131551 or may be downloaded from zurich.com.au/important-information/privacy.html.

Step 2 – Sign the form

Transfer from Employee Section C to the Employee Section

I apply to transfer my membership of the ANZ Australian Staff Superannuation Scheme (the Scheme) from Employee Section C to the Employee Section.

I acknowledge that I have received written information of the transfer conditions and a summary of the main provisions and benefits of the Employee Section of the Scheme in the form of its Product Disclosure Statement and the Employee Section in Detail booklet available from the Scheme website www.anzstaffsuper.com or by calling ANZ Staff Super on **1800 000 086**.

I understand that having elected to transfer to the Employee Section:

- I cannot revoke my transfer and return to Employee Section C;
- an administration fee of 0.11% p.a.*[^] of my account balance (up to \$500,000) will be deducted weekly in the Employee Section;
- my account balances will be transferred from Employee Section C to the Employee Section and I will have no residual entitlements in Employee Section C;
- my insurance cover in Employee Section C will cease from the date this application is accepted;
- my insurance cover in the Employee Section will be provided on the following basis:
 - the total amount of cover held in Employee Section C will be converted to an equivalent number of blocks of cover by dividing the dollar value of my Employee Section C cover by my Total Employment Cost (or Superannuation Salary where applicable), rounded up to the nearest half block (if not already a whole or half block) and subject to a maximum of 7 blocks;
 - any special underwriting terms that applied to my cover in Employee Section C will continue to apply to my cover in the Employee Section;
- I can apply to increase or decrease my cover by completing the *Application to change death and Total and Permanent Disablement insurance cover – Employee Section* form available at www.anzstaffsuper.com or by calling ANZ Staff Super on **1800 000 086**;
- I have read the "Protecting members' privacy" statement on this form (see above); and
- I consent to my information being collected, disclosed and used in the manner set out in this form.

* A fee rebate will be applied to my account balance (up to \$500,000). The fee rebate will be reviewed annually.

[^] Employee Section C Choice members do not currently pay administration fees.

Signature

X

Date

□ □ / □ □ / □ □ □ □

Please return your completed form to:

**ANZ Staff Super
GPO Box 4303
Melbourne VIC 3001**



Transfer from Employee Section C to the Employee Section

Key differences between Employee Section C and the Employee Section

Whilst there are many similarities between Employee Section C and the Employee Section, there are also some differences which may be important for some members and may influence their decision whether or not to transfer to the Employee Section.

- The formula for calculating the death or Total and Permanent Disablement benefit in Employee Section C differs from the options available in the Employee Section. In Employee Section C, if you have Multi-Level Cover, there is a minimum benefit on death or Total and Permanent Disablement of 3.5 times Superannuation Salary. This minimum benefit includes the amount in the member's account balances. The resultant benefit on death or Total and Permanent Disablement could be higher, lower or the same between the two sections.
- Employee Section C Choice members do not currently pay administration fees.
- The Employee Section members have the option to increase or decrease their death and Total and Permanent Disablement insurance cover.
- The Employee Section members have the option to transfer cover into the Scheme from another fund (other than a self-managed superannuation fund).
- The Employee Section members can apply for additional cover under the Life Events option.
- In the Employee Section death and Total and Permanent Disablement cover will cease when you reach age 66, compared to age 60 in Employee Section C.

If you would like further information, please call ANZ Staff Super on **1800 000 086**.

About the insurer

Insurance cover is provided by Zurich Australia Limited ABN 92 000 010 195 (the Insurer) and subject to the terms and conditions of the insurance policy issued to ANZ Staff Superannuation (Australia) Pty Limited ABN 92 006 680 664 AFSL 238268 RSEL L0000543 (the Trustee of the Scheme) by the Insurer (the "Policy"). You should read the Scheme's Product Disclosure Statement (PDS) for Employee Section members for a summary of the terms and conditions of the Policy. You can download the PDS from www.anzstaffsuper.com or contact ANZ Staff Super on **1800 000 086** if you would like a copy of the Policy.

