

For more information  
call our Service Centre on  
1300 361 784\*  
Monday – Friday  
8am – 8pm (EST) or  
visit [www.cbussuper.com.au](http://www.cbussuper.com.au)

Cbus  
Reply Paid 63933  
Carlton South VIC 3053  
(No stamp required)

\* For the cost of a local call from anywhere in Australia,  
calls from mobiles may be charged at a higher rate.

**General advice warning**

The information contained in this brochure is about Cbus.  
Any advice is of a general nature and does not take into  
account your specific needs. You should consider your  
own financial position, objectives and requirements before  
making any financial decisions.

Read the Cbus product disclosure statement to decide  
whether Cbus is right for you.

Cbus' Trustee is United Super Pty Ltd  
ABN 46 006 261 623 AFSL 233792  
Cbus ABN 75 493 363 262

# IT'S EASY TO SORT OUT YOUR SUPER



# SPEND TIME NOW TO SAVE MONEY LATER

## It pays to have your super in the one place.

You generally pay fees for every super account you own and this reduces your overall account balance. Paying more fees than you need to just doesn't make sense. So to save in the long run, spend some time now.

## It's easier than you think

Transferring your super to Cbus is easy and won't take long. All you need to do is follow the steps below and let us do the rest.

## FOLLOW THESE 3 SIMPLE STEPS.

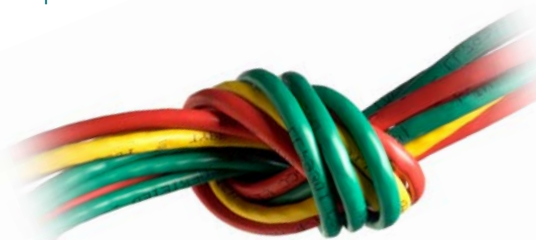
**1****Complete and sign the attached form***(photocopy it if you have more than one fund you wish to transfer).***2****Get a certified copy of ID such as your driving licence or passport***(see ID requirements on the back of the form).***3****Send the form(s) and copy of ID back to us using the Reply Paid address below.****Cbus**

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**We'll do the rest**, by transferring your super from your old fund to Cbus [this is known as a "rollover"]. And since Cbus has some of the lowest fees in Australia, you'll be making a lifetime of difference to your final payout.

# LOST TRACK OF YOUR SUPER?

If you're not sure which other super funds you have accounts with, or if you just want to double check whether there are any you've forgotten about, you can search online at AUSfund [www.ausfund.net.au](http://www.ausfund.net.au) or call them on **1300 361 798**. You can also check with the Australian Taxation Office (ATO) at [www.ato.gov.au](http://www.ato.gov.au) or call **13 28 65**. The ATO will need you to provide your Tax File Number (TFN).



## Before you rollover your super, you should check:

- If your old fund will apply any exit or withdrawal fees.
- If your old fund will cease other entitlements such as insurance.
- If you are eligible for adequate insurance cover and other entitlements with your new fund.

You may need some help finding your lost super or filling in the forms. Call us on **1300 361 784** and we can either help you over the phone or arrange for a Cbus Coordinator to meet with you.



# Request to transfer whole balance of superannuation benefits between funds under the Superannuation Industry (Supervision) Act 1993

## COMPLETING THIS FORM

- Read the important information pages
- Refer to instructions where indicated with a ➤
- This form is only for whole (not part) balance transfers.

## AFTER COMPLETING THIS FORM

- Sign the authorisation
- Send form and certified proof of identity documents to either your **FROM** or **TO** fund.

## Personal details

Title: Mr  Mrs  Miss  Ms  Other

\*Family name

\*Given names

Other/previous names

\*Date of birth Day  / Month  / Year

Tax file number

Under the Superannuation Industry (Supervision) Act 1993, you are not obliged to disclose your tax file number, but there may be tax consequences.

➤ See 'What happens if I do not quote my tax file number?'

\*Gender Male  Female

\*Contact phone number

## Residential address

\*Address

\*Suburb

\*State/territory  \*Postcode

## Previous address

➤ If you know that the address held by your **FROM** fund is different to your current residential address, please give details below.

Address

Suburb

State/territory  Postcode

## Fund details

### FROM

\*Fund name

Fund phone number

Membership or account number

Australian business number (ABN)

Superannuation Product Identification Number (SPIN)

! If you have multiple account numbers with this fund, you must complete a separate form for each account you wish to transfer.

### TO

\*Fund name

\*Fund phone number

\*Membership or account number

Australian business number (ABN)

Superannuation Product Identification Number (SPIN)

! You must check with your **TO** fund to ensure they can accept this transfer.

## \*Proof of identity ➤ See 'Completing proof of identity'

I have attached a certified copy of my driver's licence or passport

OR

I have attached certified copies of both:

Birth/Citizenship Certificate or Centrelink Pension Card

AND

Centrelink payment letter or Government or local council notice (<1 year old) with name and address

## Authorisation

By signing this request form I am making the following statements:

- I declare I have fully read this form and the information completed is true and correct
- I am aware I may ask my superannuation provider for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits, and do not require any further information.
- If the **TO** fund is a self managed superannuation fund (SMSF), I confirm that I am a member, trustee or director of a corporate trustee of the SMSF.
- I discharge the superannuation provider of my **FROM** fund of all further liability in respect of the benefits paid and transferred to my **TO** fund. I request and consent to the transfer of superannuation as described above and authorise the superannuation provider of each fund to give effect to this transfer.

\*Name (Print in BLOCK LETTERS)

\*Signature

\*Date Day  / Month  / Year

\* Denotes mandatory field. If you do not complete all of the mandatory fields, there may be a delay in processing your request.

## IMPORTANT INFORMATION

**!** This transfer may close your account (you will need to check this with your **FROM** fund).

This form can NOT be used to:

- transfer part of the balance of your superannuation benefits
- transfer benefits if you don't know where your superannuation is
- transfer benefits from multiple funds on this one form – a separate form must be completed for each fund you wish to transfer superannuation from
- change the fund to which your employer pays contributions on your behalf
- open a superannuation account, or
- transfer benefits under certain conditions or circumstances, for example if there is a superannuation agreement under the *Family Law Act 1975* in place.

## WHAT HAPPENS TO MY FUTURE EMPLOYER CONTRIBUTIONS?

Using this form to transfer your benefits will not change the fund to which your employer pays your contributions and may close the account you are transferring your benefits **FROM**. If you wish to change the fund into which your contributions are being paid, you will need to speak to your employer about Choice. For the appropriate forms and information about whether you are eligible to choose the fund to which your employer contributions are made, visit [www.ato.gov.au](http://www.ato.gov.au) or call the Australian Taxation Office on **13 10 20**.

## THINGS YOU NEED TO CONSIDER WHEN TRANSFERRING YOUR SUPERANNUATION

When you transfer your superannuation, your entitlements under that fund may cease. You need to consider all relevant information before you make a decision to transfer your superannuation. If you ask for information your superannuation provider must give it to you. Some of the points you may consider are:

- **Fees** – your **FROM** fund must give you information about any exit or withdrawal fees. If you are not aware of the fees that may apply, you should contact your fund for further information before completing this form. The fees could include administration fees as well as exit or withdrawal fees. Your **TO** fund may also charge entry or deposit fees on transfer. Differences in fees funds charge can have a significant effect on what you will have to retire on. For example, a 1% increase in fees may significantly reduce your final benefit.
- **Death and disability benefits** – your **FROM** fund may insure you against death, illness or an accident which leaves you unable to return to work. If you choose to leave your current fund, you may lose any insurance entitlements you have. Other funds may not offer insurance, or may require you to pass a medical examination before they cover you. When considering a new fund, you may wish to check the costs and amount of any cover offered.

## WHAT HAPPENS IF I DO NOT QUOTE MY TAX FILE NUMBER (TFN)?

You are not obliged to provide your TFN to your superannuation fund. However, if you do not provide your TFN, your fund may be taxed at the highest marginal tax rate plus the Medicare levy on contributions made to your account in the year, compared to the concessional tax rate of 15%. Your fund may deduct this additional tax from your account.

If your superannuation fund does not have your TFN, you will not be able to make personal contributions to your superannuation account. Choosing to quote your TFN will also make it easier to keep track of your superannuation in the future.

Under the *Superannuation Industry (Supervision) Act 1993*, your superannuation fund is authorised to collect your TFN, which will only be used for lawful purposes. These purposes may change in the future as a result of legislative change. The TFN may be disclosed to another superannuation provider, when your benefits are being transferred, unless you request in writing that your TFN is not to be disclosed to any other trustee.

## COMPLETING PROOF OF IDENTITY

You will need to provide documentation with this transfer request to prove you are the person to whom the superannuation entitlements belong.

### ACCEPTABLE DOCUMENTS

The following documents may be used.

#### EITHER

##### One of the following documents only:

- driver's licence issued under State or Territory Law
- passport

#### OR

##### One of the following documents:

- birth certificate or birth extract
- citizenship certificate issued by the Commonwealth
- pension card issued by Centrelink that entitles the person to financial benefits

AND

##### One of the following documents:

- letter from Centrelink regarding a Government assistance payment
  - notice issued by Commonwealth, State or Territory Government or local council within the past twelve months that contains your name and residential address.
- For example:
- Tax Office Notice of Assessment
  - Rates notice from local council

## HAVE YOU CHANGED YOUR NAME OR ARE YOU SIGNING ON BEHALF OF ANOTHER PERSON?

If you have changed your name or are signing on behalf of the applicant, you will need to provide a certified linking document. A linking document is a document that proves a relationship exists between two (or more) names.

The following table contains information about suitable linking documents.

Purpose	Suitable linking documents
Change of name	Marriage certificate, deed poll or change of name certificate from the Births, Deaths and Marriages Registration Office
Signed on behalf of the applicant	Guardianship papers or Power of Attorney

## CERTIFICATION OF PERSONAL DOCUMENTS

All copied pages of ORIGINAL proof of identification documents (including any linking documents) need to be certified as true copies by any individual approved to do so (see below).

The person who is authorised to certify documents must sight the original and the copy and make sure both documents are identical, then make sure all pages have been certified as true copies by writing or stamping 'certified true copy' followed by their signature, printed name, qualification (eg Justice of the Peace, Australia Post employee, etc) and date.

The following can certify copies of the originals as **true and correct** copies:

- a permanent employee of Australia Post with five or more years of continuous service
- a finance company officer with five or more years of continuous service (with one or more finance companies)
- an officer with, or authorised representative of, a holder of an Australian Financial Services Licence (AFSL), having five or more years continuous service with one or more licensees
- a notary public officer
- a police officer
- a registrar or deputy registrar of a court
- a Justice of the Peace
- a person enrolled on the roll of a State or Territory Supreme Court or the High Court of Australia, as a legal practitioner
- an Australian consular officer or an Australian diplomatic officer
- a judge of a court
- a magistrate, or
- a Chief Executive Officer of a Commonwealth court.