Important information
This handbook sets out some features and benefits of Cbus superannuation fund and should be read in conjunction with the Cbus Industry Superannuation Product Disclosure Statement (PDS) and Financial Services Guide (FSG) available at www.cbussuper.com.au.

The advice contained in this handbook is of a general nature, and has been prepared without taking your particular financial needs, circumstances or financial objectives into account. You should assess your own financial situation before making any decision based on this advice and you may want to consult a financial adviser.

All figures quoted are correct as at 30 June 2018 unless otherwise stated and subject to change. Visit the website for the most up to date information. Past performance is not a reliable indicator of future performance.

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Why choose Cbus?

With Cbus your business benefits from:

- simple and easy administration
- no fees or charges to employers
- SuperStream approved payments systems, including our Employer SuperSite, Clearing House and Employer App
- support from super experts
- a MySuper authorised fund
- regular communications, and
- access to health and wellbeing programs for your employees, including discounted health cover from HCF.

And your employees can join the 786,000 other Cbus members who already enjoy:

- competitive fees
- a history of strong investment performance over the long term\(^1\)
- super they can take from job to job
- insurance cover tailored to their industry
- a range of investment options
- access to financial advice, seminars and workplace programs, and
- help on super topics – when they need it.

Cbus makes meeting your superannuation payments easy with a range of services specifically designed to support employers. Let us help you get your super sorted, so you can get on with running your business.

\(^1\) Past performance is not a reliable indicator of future performance.

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About Cbus

We now have over 786,000 members and 141,000 employers across Australia*  
Cbus manages around $46 billion of members' funds*  
Through our wholly owned subsidiary company, Cbus Property, we invest back in the industry.

*as at 31 December 2018

Cbus is the largest industry super fund for the building, construction and allied industries. With over 34 years of strong investment performance, Cbus invests directly back into the building industry through Cbus Property Pty Ltd to create jobs, boost the local economy, and deliver investment returns.

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Cbus invests back into the construction and building industry through its wholly-owned subsidiary, Cbus Property.

Cbus Property is a property investor and developer with projects across Australia. By investing in the building and construction industry through Cbus Property, Cbus has delivered strong returns for members and created thousands of jobs.

Since Cbus Property commenced operations in 2006, it has contributed to more than 90,000² direct jobs in the construction, building and allied sector.

² Estimated jobs since 2006 to June 2018 are based on onsite inductions, using actual inductions reported by Cbus Property and estimated inductions for committed developments based on direct development comparisons, average percentage of labour allocated to development projects, ABS earnings data and Deloitte Access Economics projected wages growth data.
Joining online is the quickest way to register as a Cbus employer but we also have application forms available. Visit www.cbussuper.com.au/forms to download and print a copy or call the Service Centre if you would like one posted to you.

Your employees
Unless your employees are already Cbus members or electing a choice fund, they will need to register for Cbus membership by visiting www.cbussuper.com.au/join. Alternatively, they can complete and return the Membership form (found in the Industry Super Product Disclosure Statement).

Cooling-off period
If you change your mind about paying contributions to Cbus, you must advise Cbus within 14 days of the receipt of your welcome letter. However, any contributions made by you for Cbus members cannot be returned to you. They will be rolled over to another complying superannuation fund upon request of the member.
Cbus makes paying your employees’ super easy, with options to suit both large and small employers.

**Important**

By registering as a Cbus employer, you agree that Employer contributions are due and payable on the first business day of EVERY MONTH. For example, super payments for March are due on the first business day in April.

Paying super monthly can assist with business cash flow while helping your employees to get more out of their super.

All Cbus employers who have provided an email address will receive a monthly payment reminder.

As a Cbus employer your information may be provided to a delegate of a sponsoring organisation for the purpose of superannuation guarantee compliance.

**Employer SuperSite and App**

When joining Cbus online you will automatically be registered for our Employer SuperSite. The SuperSite is an online account and payment facility and is ideal for businesses with employees who are all using Cbus. You can also access the SuperSite on the go using the Employer mobile app. Go to [www.cbussuper.com.au/eapp](http://www.cbussuper.com.au/eapp) for more information or to download the app.

Employer SuperSite allows you to:

- lodge your Contributions online using a SuperStream compliant system
- make payments using BPAY®, Direct Debit or Electronic Funds Transfer (EFT)
- access and update contact details.

Employer SuperSite comes with online support and a user guide, you can also get official payment receipts for contributions received so help is never far away if you need it.

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Cbus Clearing House

For larger employers or employers who need to make payments to multiple super funds, paying your employees’ super is easy with the Cbus Clearing House. It’s SuperStream compliant and completely secure.

Cbus uses the QuickSuper® clearing house solution. This payment option lets you pay your employees’ super into multiple funds with a single payment.

Regardless of how many employees you have, the Cbus Clearing House:

- is free to use
- allows easy payment to multiple funds
- is SuperStream compliant
- has an easy online registration process, no paperwork
- makes payments to self-managed super funds easy
- has detailed tracking and reporting options available
- provides ongoing support.

Visit www.cbussuper.com.au/clearinghouse to register for the Cbus Clearing House. You’ll need your Employer number and company details to fill out the online form.

Like to know more?

More details on payment methods can be found at www.cbussuper.com.au/employers/payments

Call the ATO on 13 10 20 or visit www.ato.gov.au/super for more about your responsibilities as an employer paying super.

3 The Cbus Clearing House is provided by Westpac Banking Corporation ACN 007 457 141 AFSL 233714 for Cbus employers.
Cbust is dedicated to keeping you up-to-date with super changes and other important information through regular newsletters, our website [www.cbussuper.com.au](http://www.cbussuper.com.au) and a contribution statement each year.

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**Employer e-news**

Keep up-to-date with the latest news from Cbus.

**Cbuss website**

For publications, forms and the most up-to-date information on Cbus and superannuation, visit [www.cbussuper.com.au](http://www.cbussuper.com.au).

**Update your details**

Don’t forget to let us know if your details change. It’s important that we keep your account up-to-date so we can communicate any important notifications and offers to you.

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**Assistance when you need it**

Our dedicated team is available to help and resolve any issues or questions you might have about super. The Service Centre is open 8am to 8pm (AEST/AEDT) weekdays with qualified staff available to help you.

Cbuss is committed to helping you manage superannuation in your business by keeping you and your staff informed.

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**1300 361 784** 8am to 8pm (AEST/AEDT)
Monday to Friday, closed on national public holidays

**cbusenq@cbussuper.com.au**


Cbus, Locked Bag 5056
PARRAMATTA NSW 2124

Visit Cbus in person in Adelaide, Brisbane, Melbourne, Perth and Sydney.
Cbos is rated highly by independent organisations

- SuperRatings*: Cbus 10 years of Platinum Performance and a ‘best value for money’ superannuation fund
- Chant West*: 5 apples as ‘a highest quality fund’ in 2019
- Rainmaker*: AAA rating as ‘an exceptional quality super fund’ 2019