Set up your CBUS Corporate Super account

This form is part of the *CBUS Corporate Super Product Disclosure Statement* (PDS) dated 16 October 2026. Please read the PDS and the relevant Target Market Determination (TMD) at **cbussuper.com.au/tmd** before you complete this form.

Please use black or blue pen and CAPITAL letters. Use an X in boxes where required.

⚠ **Complete this form after your employer has opened your CBUS Corporate Super account and you've received your welcome pack from us.**

Step 1: Provide your personal details

CBUS member number (see your welcome letter)

Title

☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Date of birth

D D / M M / Y Y Y Y

Gender

X Male X Female

Given name(s)

Family name

Home phone

( )

Mobile

Email address (providing your email means you give us permission to use it)

Residential address (compulsory)

Suburb/town

State

Postcode

Postal address (complete if different from your residential address)

Suburb/town

State

Postcode

Occupation

Your employer

CBUS employer number (if known)

Phone

Date you started with this employer

D D / M M / Y Y Y Y

Step 2: Consider providing your tax file number (see section 7 of the PDS for details)

You should provide your tax file number (TFN) as you may pay extra tax if you don't. It also allows you to top up your super with your take-home pay. If you do give us your TFN we'll use it to help identify and administer your super account.

My TFN is:

Step 3: Choose your occupation category for insurance cover (see section 8 of the PDS for details)

Choose the occupation category below that describes your current work (**one only**). Your occupation category affects how much you pay for cover, so it's important you select the right category for the work you do. If you don't choose an option and are eligible for cover, you'll be covered under Light Manual until you tell us otherwise. We'll check your occupation category if you make a claim, so contact us if you're not sure which category applies to you.

☐ **Professional** ☐ **Non-manual** ☐ **Light Manual (default)**

Step 4: Let us know when you want to receive automatic cover

If you want to receive automatic insurance cover as soon as you join, you need to let us know. Otherwise you won't be eligible for automatic cover unless you're aged 25 or over, and have at least $6,000 in your super account.

You can let us know if you want to receive automatic cover straightaway by ticking the box below:

☐ **I elect to receive automatic insurance cover regardless of my account balance or age.**

⚠ **If you don't check this box you'll need to wait until your account balance reaches $6,000 (and you've reached age 25) to receive automatic cover. Other conditions apply.**

Step 5: Check if you can get automatic cover

Let's be honest...

Before you start to answer our questions, we need to remind you of the importance of being honest. Please consider each question carefully, then tell us the truth, to make sure the cover we provide works for you and for us.

When you apply for insurance (including when you make changes to existing cover), you have a legal duty under the *Insurance Contracts Act 1984 (Cth)* to take reasonable care not to make a misrepresentation to the insurer. If you don't meet this legal duty, it can have serious impacts on your insurance. For example, if you leave out something relevant or give a partly untrue answer, your cover could be changed, cancelled, or treated as if it never existed, and a claim may be denied or reduced.

You should read the *Duty to take reasonable care* at **cbussuper.com.au/duty** for more information. If you're unsure of whether to mention something, please check with us on **1300 361 784**.

Insurance is issued under a group policy with our insurer, TAL Life Limited ABN 70 050 109 450 AFSL 237848.

Answer the following questions to see if you're eligible for automatic cover.

Have you ever received a payment for total and permanent disablement or terminal illness from any super fund or insurance policy, or are you currently applying for or entitled to one?	☐ **Yes**	> You can't get automatic cover. Go to **step 7**.
	☐ **No**	
Do you have a terminal illness with a life expectancy of 24 months or less?	☐ **Yes**	> You can't get automatic cover. Go to **step 7**.
	☐ **No**	

Answer the following questions to see what sort of cover you may be able to get.

Are you off work or on restricted duties because you're sick or injured?	☐ **Yes**	> You may get death cover and new events TPD and IP cover
	☐ **No**	> You may get full automatic cover
Are you working at least 15 hours a week?	☐ **Yes**	> You may get full automatic cover
	☐ **No**	> You may get death and TPD cover but no IP cover
Are you an Australian resident? (A resident is an Australian citizen or permanent resident (under section 30 of the *Migration Act 1958*), or someone living in Australia on an approved working visa.)	☐ **Yes**	> You may get full automatic cover
	☐ **No**	> You may get death and TPD cover but no IP cover

⚠ **Please consider what insurance is right for your circumstances and the impact insurance premiums can have on your account balance.**

Step 6: Elect to keep your death and TPD cover, even when life changes

If your account doesn't receive a contribution or a roll in for 16 months in a row, any death and TPD cover you have (including any future cover) will stop unless you've elected to keep it. You can let us know that you want to keep your insurance cover if this happens by ticking the box below:

☐ **I want to keep my death and TPD cover even if my super account doesn't receive a contribution or roll in for 16 months.**

You can change your mind and cancel cover at any time – see section 8 of the PDS.

⚠ **There are other reasons your cover may stop. Read the *Insurance guide (Corporate Super)* for more details.**

Step 7: How to choose who gets your super if you die

Beneficiaries are who you nominate to receive your death benefit (made up of your super and any insurance benefit you may have) if you die.

If you make a valid binding death benefit nomination, it makes things simple. We must pay your death benefit to the people you nominate, in the percentages you choose.

ⓘ **You can make or cancel a binding nomination at any time.**

You can make a binding death benefit nomination in minutes through the CBUS member portal. Once you've received your CBUS member number, go to **cbussuper.com.au/register** to set up your online member account.

If you prefer, you can complete the *Binding death benefit nomination* form, available at **cbussuper.com.au/binding**, or call us and we'll post it to you.

If you haven't made a valid death benefit nomination, your death benefit will be paid to your surviving current spouse. If you don't have a surviving current spouse it will be paid equally to your surviving children. If you don't have any surviving children it will be paid to your estate. In circumstances where we can't pay your death benefit to your estate, we may pay it to another person (as permitted by law), or otherwise transfer it to the ATO as unclaimed money.

Step 8: How should we communicate with you?

You can change your preferences at any time in your online account.

Do you want to receive your statements online only?	☐ Yes	☐ No
Do you want to receive information about CBUS products and services by email or SMS?	☐ Yes	☐ No
Do you want to receive information from CBUS about special offers, discounts and other marketing materials outside of your CBUS membership?	☐ Yes	☐ No

Step 9: Sign and date this form

Your privacy is important

CBUS handles personal information in accordance with the *Privacy Act 1988 (Cth)*, including the Australian Privacy Principles. We collect the information requested in this form to establish and administer your superannuation account, provide insurance cover where applicable, communicate with you, and meet our legal and regulatory obligations. We may disclose your personal information to our administrator, insurer, service providers and other recipients described in our *Privacy Policy* to administer your account, assess insurance eligibility, manage claims and provide related services. We may also disclose information where required or authorised by law.

For more information about how we collect, use, disclose and protect your personal information, including any overseas disclosures, how to access or correct your information, and how to make a privacy complaint, see our *Privacy Policy* and *Personal Information Collection Statement* at **cbussuper.com.au/privacy** or call us on **1300 361 784** for a copy.

I'm eligible for CBUS Corporate Super membership on the terms and conditions in the trust deed and confirm that:

- I've read and understood the *CBUS Corporate Super Product Disclosure Statement* (PDS) and other documents that form part of the PDS.
- I've read and understood the *Privacy Policy* and *Personal Information Collection Statement* and I consent to the collection, use and disclosure of my personal and sensitive information by the Trustee to establish and run my super account.
- I acknowledge that CBUS uses digital channels where possible to communicate with members. This includes sending PDSs and significant event notices by email, and sending notification by email when annual statements are published in my online member account. I understand that if I don't want to receive regulatory disclosures through digital channels, I can 'opt out' using the link in my online account or by contacting CBUS.
- I understand that I'm entitled to one CBUS accumulation account, and I accept that any duplicate CBUS accumulation accounts I have may be closed. This restriction doesn't include CBUS super income stream accounts.
- I understand that I'm entitled to hold insurance cover under one accumulation account through either CBUS or Media Super.
- I've considered my own personal circumstances, needs and objectives (with or without the assistance of a financial planner) in deciding to invest in CBUS products or make any other choice set out in this form.
- I've read the *Duty to take reasonable care* at **cbussuper.com.au/duty** and answered all questions truthfully, accurately and completely to the best of my knowledge. I'm aware my insurance benefit may be affected if I make a claim and my responses are later shown to be false or misleading. I acknowledge that the insurer has the right to verify my answers.
- I acknowledge that any automatic insurance cover I'm eligible for and elected to receive, will start as set out in the *Insurance guide (Corporate Super)*.
- If I return this form digitally (such as by email or through the CBUS website), I understand that in order for CBUS to process my application:
  - I must add my physical or electronic signature, otherwise my application won't be accepted.
  - CBUS has the right to request more information to be satisfied that this is a genuine application.

Sign here:

Date D D / M M / 2 0 Y Y

Upload your completed form at **cbussuper.com.au/message**, send it to us at **CBUS, Locked Bag 5056, Parramatta NSW 2124**, or email it to us at **cbusenq@cbussuper.com.au**. We must receive your accurately completed form within 31 days of when you signed and dated it.

Want to choose how your super's invested?

If you don't make a choice, your super will be invested in the Growth (MySuper) investment option. If you'd like to choose your own investment options, we strongly recommend you read the *Investment guide* at **cbussuper.com.au/investments** and you may wish to seek advice. You can also call the CBUS Advice team on **1300 361 784**.

Need a hand?

CBUS
Locked Bag 5056
PARRAMATTA NSW 2124
cbussuper.com.au/message

1300 361 784
8am to 8pm (AEST/AEDT)
Monday to Friday

Chat in person in Adelaide, Brisbane, Melbourne, Perth and Sydney. Locations: **cbussuper.com.au/contact**
Log in to chat to us online: **cbussuper.com.au/login**