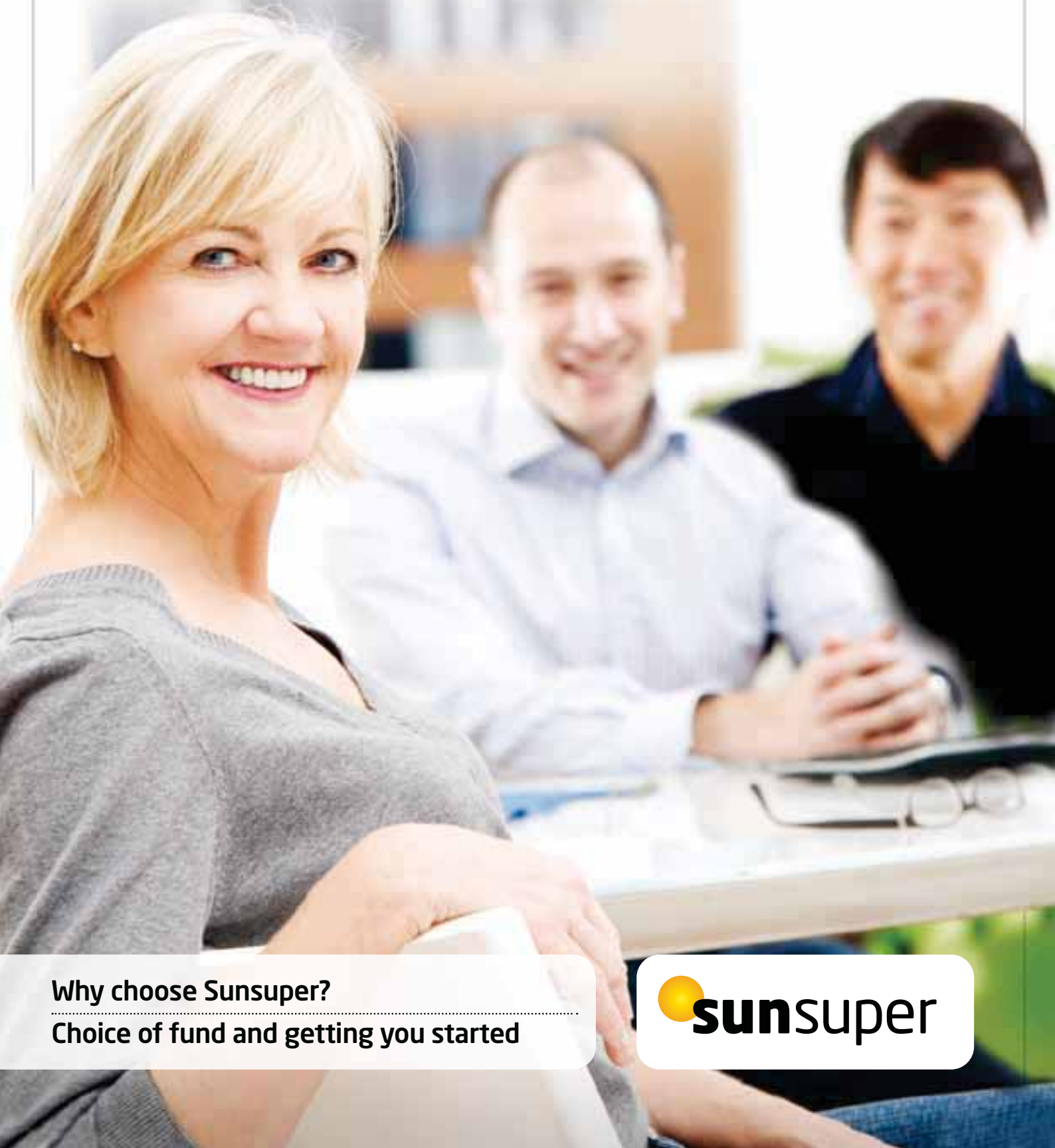


Sunsuper Solutions Employer guide

Preparation date: 23 June 2011
Issue date: 1 July 2011



Why choose Sunsuper?

Choice of fund and getting you started

 **sunsuper**

What is this guide about?

The *Sunsuper Solutions Employer guide* gives you important information you need to become a participating employer.

As well as this document, you should also read the *Sunsuper Solutions Product Disclosure Statement (PDS)*, which provides a summary of the significant information you need to know about Sunsuper Solutions. Other important information is contained in the *Sunsuper Solutions guide* and the *Sunsuper Investment guide*. References to important information contained in the guides is indicated by ⚠ in the *PDS*. The information in the guides forms part of the *PDS*. Employers should consider the information in the *PDS* and the guides as well as this guide before completing an application. The *Participating employer application form* can be found at the back of this *guide*.

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Contacting us is easy:

Call 13 11 84 (+61 7 3121 0700
when overseas)
Web sunsuper.com.au
Mail GPO Box 2924 Brisbane Qld 4001
Fax 07 3016 7722



Complying fund statement

Statutory details

Sunsuper Pty Ltd ABN 88 010 720 840
Australian Financial Services Licence No. 228975

Sunsuper Superannuation Fund
ABN 98 503 137 921
Superannuation Product
Identification No. SSR 0100 AU

Protecting your privacy

Sunsuper respects the privacy of the information you give us. We have a formal privacy policy that sets out how we do this. If you require a copy before completing our *Participating employer application* form or require additional copies call **13 11 84** or visit sunsuper.com.au.

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Welcome to Sunsuper

At Sunsuper we make super, super simple. We're all about helping employers get on with running their business and helping members secure the financial freedom to make their dreams more than dreams, whatever they may be.

Who are we?

Sunsuper has been taking care of employers' superannuation needs since 1987. We now look after the super of around 72,000 registered employers and a large number of unregistered employers and more than one million members. In fact, in May 2011 we had more than \$18 billion invested for these members.

What do we do?

We're one of Australia's largest and fastest-growing super funds. We are what is sometimes called an *Industry Fund*, and our profit-for-members philosophy means we give our profits back to our members through lower fees and improved services.

When it comes to super, most employers want a fund that offers easy administration of their superannuation obligations. And we offer just that – through our products and services such as *Employer Online*, quarterly newsletter *Enews*, tailored publications and employer seminars, we are able to make your super commitments as easy and time efficient as possible.

Most members want a fund that offers flexibility, strong long-term returns, low fees, insurance cover and an impressive track record to back it all up.

Sunsuper can give you all of this.

But don't just take our word for it...

Award-winning

Sunsuper is recognised as one of Australia's leading superannuation funds. In fact, Sunsuper has scored the top rating from the four independent ratings organisations below.



What we do for your employees

If your employees are members of Sunsuper, they'll get access to one of Australia's largest and most awarded super funds. As an industry super fund, we're run to benefit our members. That means no commission, no shareholders to pay and no over the top fees to pay. We've also had some solid returns over the long-term. In fact Sunsuper's Balanced option (our largest option) has outperformed the super industry average over 3, 5, 7 and 10 years (Source: SuperRatings Fund Crediting Rate Survey December 2010). Past performance is not a reliable indication of future performance.

Your employees will also have access to a wide variety of investment options and insurance designed to suit their needs. For more information on the insurance and other features we provide take a look in the *Sunsuper Solutions Product Disclosure Statement* provided with this guide.

Why choose Sunsuper?

Because we can offer all the advantages most employers are looking for.

Super affordable

Sunsuper is a profit-for-members fund. This means profits that may otherwise flow to shareholders are directed back to members in the form of lower fees or improved services.

As an employer, you will not pay any fees for having a Sunsuper employer account.

Super efficiency

Sunsuper's administrator, Precision Administration Services Pty Ltd ABN 47 098 977 667 AFSL No 246604, is a wholly owned subsidiary of Sunsuper. It can offer you all the support you need to administer your obligations.

Super convenient

Sunsuper offers a range of payment methods, to suit all types of employers.

No matter what type of business you are, or how many employees you are paying for, Sunsuper has a payment method to suit.

Super flexible

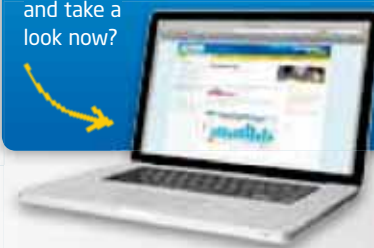
At Sunsuper, we offer a range of investment options to suit your employees' needs and interests. We also offer our members flexible insurance cover. And, we have our own team of experienced financial advisers¹ who can help choose the products and options likely to work best for your employees at different times of their lives.

Super helpful

We offer regular free seminars, advice, information and updates about all kinds of financial matters to members and employers who are interested in learning more about managing their money and their super obligations.

We also send you and your employees regular communications to keep you informed. If you would like more information on the communications we send please contact us.

A quick check of a comparison tool from an independent super funds rating house Chant West's Apple Check, will show you how we stack up. Why not visit sunsuper.com.au and take a look now?



¹ Simple advice about super is provided at no additional cost. More detailed advice may incur a fee. All advice is provided by representatives of either Sunsuper Pty Ltd or Sunsuper Financial Services Pty Ltd (ABN 50 087 154 818, AFSL No. 227867), a wholly owned subsidiary of Sunsuper.

Do I need to join Sunsuper?

Becoming a registered employer with Sunsuper is easy. By registering you'll have access to a range of payment methods to look after your superannuation needs.

If you prefer not to join you can stay unregistered and pay for an existing Sunsuper member.

Just answer the questions below to work out which option is right for you.

- 1 Do you have multiple employees?
- 2 Would you like access to a range of payment methods?
- 3 Would you like Sunsuper to keep a record of your super payments for you?
- 4 Would you like the flexibility to join and make contributions for your employees straight away even if your employees are not currently Sunsuper Members?

YES

Joining Sunsuper is right for you.

NO

You don't need to join Sunsuper to pay super for an employee who is a Sunsuper member. All you need to do is find out your employee's Sunsuper member number and use the BPAY calculator on our website. You can then use this BPAY reference number each period to directly pay super into your employee's Sunsuper account. If your employees are not members they can join online by visiting [sunsuper.com.au/join](https://www.sunsuper.com.au/join) and following the join now prompts.

If you have less than 20 employees you can also make payments via the Medicare clearing house. For more information contact Medicare direct.



How to join

Just follow these steps to become a registered Sunsuper employer.

1 Select a payment method and frequency

Sunsuper offers a range of payment methods to help you look after your superannuation needs. A payment method is a combination of your contribution option and your payment option. Check the table on page 7 to work out which option is right for you.

You can identify the payment method that best suits your business by matching the number of employees you will be paying for the options available.

Monthly or quarterly payment frequencies are available. See page 7 for important information on payment frequencies.

All you need to do is pick the payment method and frequency that best suits your business.

2 Fill in an application

Fill in your *Participating employer application* form.

You also need to complete the member section of the *Participating employer application* form, providing details for one of the employees you will be paying contributions for.

3 Your employees can join online

It's easy for your employees to become Sunsuper members. Simply get them to visit [sunsuper.com.au/join](https://www.sunsuper.com.au/join). In around 10 minutes they will have a member number for you to provide with the first payment you make for them.

If your new employees are already members of Sunsuper, provide their Sunsuper member number with your first payment.

If they are not already members and don't have access to join online, just give them a copy of the *Let's get your super sorted* booklet and provide their details when you make your next payment.

4 Make your first payment

After joining Sunsuper as a participating employer why not join our secure, employer dedicated service, *Employer Online* to make your first payment. It's important to remember the responsibility to meet the payment deadlines (see page 8) lies exclusively with you, the employer. In cases where a payment could be late, please call us on **13 11 84** to discuss the most suitable payment method for your circumstances.

5 Return the forms to Sunsuper

Return your forms to us in the reply paid envelope found in the back cover.

What happens next?

We will process the information you send us, normally within 5 business days, and will send you a *Welcome letter* providing:

- confirmation of your employer number and payment method, and
- information to help you add new employees as Sunsuper members.

If you have selected *Employer Online* we will send you your login details for the website.

Depending on when your next contribution is due and your preferred payment method, we will write to you with instructions on what to do.

We will write to your employees who are joining Sunsuper to provide them with details of their account and membership.

If you or your employees have any questions, or would like help with any of the paperwork, simply call us on **13 11 84**.

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ABN 69 079 137 518



Providing employee information

Sunsuper is required to hold specific details about your employees. At a minimum, we require each employee's:

- full name,
- date of birth,
- address,
- tax file number (see below for more information on TFNs),
- gender, and
- the date they started working with you.

Tax file numbers

Providing your employees' tax file numbers (TFNs) is very important. Your employees will not be able to make member voluntary after-tax contributions and may pay more tax if Sunsuper does not have their TFNs.

Taxation laws require you to pass on TFNs of employees to Sunsuper where the employee has quoted the TFN to you.

The TFN is generally required to be quoted to the superannuation fund when you next make a superannuation contribution for the employees who quoted their TFNs to you.

However, if you receive an employee's TFN within 14 days of sending your contribution for the employee, then you have up to 14 days from receiving the TFN to pass it on to the fund.

Your TFN responsibilities are to:

- respect the privacy of employees who quote you their TFNs,
- accept TFNs from your employees, and
- pass them on when you next make a contribution to the employee's superannuation fund.

How to provide employee information

The easiest way to ensure we receive all the information we need is to have your new employees join online at sunsuper.com.au/join and use the member number they receive to make your first contribution for them.

You can also provide member information, including TFNs, when enrolling new employees via *Employer Online* when making your first payment.



Selecting your payment method

Sunsuper offers a range of payment methods to suit your needs – whether you’re paying for one or hundreds of Sunsuper members.

Read the information below to determine the best payment option for you.

You can find more information on these payment methods by visiting sunsuper.com.au/paymentoptions or by calling **13 11 84**.

How many employees do you have?	Best payment options	Direct debit	BPAY	Suited for	Features	How to start
More than 3	Employer Online	✓	✓	Registered Sunsuper employers.	Streamline your super contributions with our secure online system. Enter employees' contributions via a contributions grid OR Upload a payroll file direct from your payroll system.	Select <i>Employer Online</i> and tick direct debit or BPAY as your payment method when you fill in your <i>Participating Employer application</i> form, you'll find a form in the back of this guide.
	Sunsuper clearing house	✓	✗	Eligible* registered Sunsuper employers.	No fuss – submit a single contribution to our clearing house for us to allocate to the different funds in your file.	Please call 13 11 84 to determine your eligibility to use this payment method.
Less than 3	BPAY – individual payment/s per member	✗	✓	Registered and unregistered employers paying for 1-3 Sunsuper members.	Simple way to make payments for a small number of employees. Each Sunsuper member gets fixed unique BPAY reference number(s).	Select BPAY as your payment method when you fill in your <i>Participating Employer application</i> form, you'll find a form in the back of this guide. This payment method is only for employers with 1-3 employees. You must make one BPAY payment for each employee for each contribution type. If you are not registered with Sunsuper you will need to keep your own records. If you are not currently using BPAY in your business, please check with your bank, building society or credit union to see if this facility is available.

If you do not select a payment method your payment method will default to BPAY.

*To be eligible for Sunsuper clearing house, employers must:

- be registered users of *Employer Online*,
- have Sunsuper selected as their default employer fund,
- have a minimum of 30% of their employees contributing to Sunsuper, and
- have a minimum of 10 Sunsuper members.

Change payments as you grow

You can change your payment method as your business grows or your requirements change, at any time, simply by calling **13 11 84**.

Selecting your payment frequency

Sunsuper recommends the monthly payment of all superannuation contributions. Employers that are not required to contribute on a monthly frequency under an industrial agreement can choose to make quarterly payments.

Any voluntary after-tax contributions made by your employees from their pay must be sent to Sunsuper by the 28th of the month following deduction from payroll. If you allow voluntary after-tax contributions, the monthly payment of all super contributions may best suit you. Select monthly or quarterly on your *Participating employer application* form.

Processing your payments

The processing of your payments may be delayed if we do not receive all the information required to process the transaction, or if we do not receive

payment for your contribution. If for any reason we can't allocate a contribution to an account, including if we can't get all the information we need, we will need to return it. Only the contribution amount we received will be returned to whomever it was received from. No interest on earnings will be paid on the contribution for the period it was held in the Fund. Any interest earned on the contribution before it was returned will be held in the Fund's reserves for the benefit of members.

Contributions – your obligations

The information on the next three pages relates to legislation. For further details, refer to the Government websites indicated.

Employer contributions

How much to pay

The amount you have to pay is a percentage of each employee's monthly or quarterly 'ordinary time earnings'. The percentage is set out in the Superannuation Guarantee law and is currently 9%. To work out the amount you need to contribute to the superannuation fund for each employee, you simply multiply the employee's 'ordinary time earnings' for the relevant month or quarter by 9%.

What are 'ordinary time earnings'?

'Ordinary time earnings' are generally what your employees earn for their ordinary hours of work and include:

- over award payments,
- commissions,
- allowances (except reimbursements or some expense allowances),
- bonuses,
- shift loading and casual loading, and
- paid leave.

'Ordinary time earnings' does not include overtime.

If you require more information on 'ordinary time earnings', you should contact the Australian Taxation Office (ATO) on 13 10 20 or visit their website at www.ato.gov.au.

Who is eligible for the Superannuation Guarantee (SG)?

Generally, employees aged between 18 and 69, who are paid \$450 (before tax) or more in a calendar month, and work full-time, part-time or on a casual basis are covered by the SG legislation.

You should contact the ATO on 13 10 20 or visit www.ato.gov.au for more information.

Superannuation Guarantee (SG) payment due dates

SG quarter	Due date for payment of SG	Due date for SG charge statement
1 July - 30 September	28 October	28 November
1 October - 31 December	28 January	28 February
1 January - 31 March	28 April	28 May
1 April - 30 June	28 July	28 August

Due date for payment of quarterly SG

Employers are required to make SG payments on behalf of their employees. Failing to pay the SG contribution by the deadlines above may result in having to pay the SG Charge, which is not tax deductible and will result in added expense to your business.

Due date for lodgement of quarterly SG charge statement

If you miss the quarterly cut-off dates for employee superannuation contributions, you must lodge a *Super guarantee charge statement* (ATO form NAT 9599) and pay a super guarantee charge to the ATO by the due dates shown on page 8.

If you pay SG contributions after the 'Due date for payment of SG' deadline, you may be able to elect to use those late contributions to offset the amount of the SG charge that you must pay. Whether or not you can use this late payment offset is subject to certain conditions and time limits. For more information on the SG charge statement and the late payment offset, contact the ATO on 13 10 20 or visit www.ato.gov.au.

Any late payment used to offset part of the SG charge is not tax deductible. The late payment offset cannot be used to offset against other parts of the SG charge such as the nominal interest charge and administration fee that you may have to pay to the ATO.

Late payment of SG payments

Sunsuper does accept the payment of SG contributions after the SG due dates. You can make your SG payments to Sunsuper and complete and return a SG charge statement to the ATO with an election to use the SG contribution as the late payment offset.

By paying any late SG contributions to Sunsuper, you are acknowledging that you intend to do so even if you have a responsibility to pay a Superannuation Guarantee charge. Sunsuper is unable to return any late SG contributions received even if the ATO has refused any election for a late payment offset.

For more information on your SG contributions or the late payment offset, contact the ATO on 13 10 20.

Employee contributions

Members may want to increase the amount being contributed to their super by making personal contributions. Member contribution requirements are outlined below:

Age	Ability to contribute to superannuation
Under 65	Members, irrespective of their work status, may make personal contributions.
65-74	Members may make personal contributions if they have been gainfully employed for at least 40 hours in 30 consecutive days during the current financial year.
75 and over	Individuals can't make personal contributions to superannuation.

There are two main ways to make personal contributions – salary sacrifice (concessional) or voluntary after-tax (non-concessional) contributions. Each is treated differently for tax purposes.

Salary sacrifice means the member chooses to 'sacrifice' part of their before-tax (gross) salary as a super contribution. For more details on salary sacrifice download the fact sheet from sunsuper.com.au.

Voluntary after-tax contributions are those made by a member to a super fund from their after-tax (net) salary on a regular, or one-off, basis.

For more information see *Selecting your payment frequency* on page 7.



Important Information

Choice of fund

For more information on *Choice of fund*, visit sunsuper.com.au or www.ato.gov.au.

Which employees are eligible?

Employers must offer *Choice of fund* to any employees:

- paid under a modern award,
- whose contributions are not specified under any particular award or agreement, or
- who are not employed under any state award or industrial agreement (including contractors who are regarded as eligible employees for super).

Employers are not required to offer *Choice of fund* to employees if you are already paying super contributions for them under, or in accordance with:

- a state award¹ or industrial agreement, or
- a federal industrial agreement such as:
 - an Australian Workplace Agreement (AWA),
 - a collective agreement,
 - a pre-reform Certified Agreement (CA), or
 - a preserved state agreement (unless *Choice* is provided under the agreement).

If your employees are covered by a state award or other industrial agreement, which gives specific instructions as to how employees' superannuation needs are met, you do not have to provide *Choice of fund*.

However, if the award or agreement simply refers to SG legislation without mentioning a specific fund, employers must comply with *Choice of fund*.

You may need professional advice, particularly in relation to awards.

Find out whether an award applies to your employees:

1. check with your employer organisation,
2. refer to the Fair Work Australia website at www.fwa.gov.au, or
3. phone the workplace relations department in your state or territory.

¹ Except WA State awards (where *Choice* exists) and certain Victorian State agreements where powers were referred to the Commonwealth.

The default employer fund and modern awards

If an employee doesn't choose a fund, as an employer you need to continue to make superannuation contributions as you do now (i.e. depending on circumstances, to a fund specified in an award or agreement or to a fund chosen by you). This fund is known as the default employer fund. You need to include details of the default employer fund on the *Standard choice* form.

The default employer fund must be a complying fund that provides members with the option of at least a minimum level of life insurance or be specified in a modern award. Sunsuper meets the default employer fund requirements for life insurance. Keep in mind that you are able to have different default employer funds for different groups of employees.

You can use Sunsuper as your default fund if:

- Sunsuper is listed as a Prescribed Superannuation Fund in the modern award you employ under, or
- Sunsuper is not a Prescribed Superannuation Fund in the modern award but you were contributing to us for any of your employees before 12 September 2008.

The Government may impose penalties for making contributions to an incorrect fund under the modern award agreements.

To see if Sunsuper is a Prescribed Superannuation Fund in the modern award you employ under or for more information on your responsibilities refer to the Fair Work Australia website.

The *Standard choice* form

If you have any employees who are eligible for *Choice of fund* you must provide a *Standard choice* form (including a completed Part B) to new eligible employees within 28 days of their start date.

A blank *Standard choice* form (NAT 13080) can be downloaded from the Australian Tax Office website www.ato.gov.au.

Your employees can choose a fund either by completing Part A of the *Standard choice* form or by providing you in writing with equivalent information to the employee section of the form. Your employees need to return the form to you.

There are also requirements to issue a *Standard choice* form to employees in certain other circumstances (e.g. on request or if you change the default employer fund).

Paying SG contributions to your employee's chosen fund

If one or more of your employees makes a choice you need to begin paying SG contributions (9%) to the chosen fund within 2 months of the choice being made.

You can refuse an employee's choice where they don't provide sufficient details on the questions asked in Part A of the *Standard choice* form. The employee has to provide in writing:

- the fund contact details (so you can find out how to make payments),
- a statement from the fund that the fund is complying, and
- a statement that the fund can accept employer contributions.

You can also limit your employees to one choice every 12 months.

Keeping records

You will need to keep records to show the following:

- that eligible employees have been given a *Standard choice* form within 28 days of their start date, and
- that payments have been made into either the employee's chosen fund (within 2 months) or if no choice has been made into the default employer fund.

Keep the *Standard choice* form completed by the employee and any additional documentation provided by the employee for 5 years.

Cooling-off

You have a 14 day period to decide if Sunsuper Solutions is right for you and your employees. The 14 day period starts on the day you receive confirmation of receipt of the initial contributions, or 5 days after your first employees are admitted as members of Sunsuper, whichever happens first. During this period, you may cancel your application to be a participating employer of Sunsuper. Any contributions made by or for your employees will be adjusted for tax (if payable), for changes to investment values during the period in which you were a participating employer (if any), and for reasonable administration costs. This amount will be rolled over to an approved fund of your choice. You must nominate an alternative fund within one month of requesting cancellation.

If you wish to cancel your application to be a participating employer, you must do so in writing to:

Sunsuper Pty Ltd
GPO Box 2924
Brisbane Qld 4001

Concerns and complaints

Sunsuper has an internal procedure to follow if you are unhappy with our service.

You should contact us on **13 11 84** to discuss the complaint or in writing to:

Sunsuper Customer Relations Team
GPO Box 2924, Brisbane Qld 4001

sunsuper.com.au

We will do everything within our power to resolve the issue as quickly as possible.

Participating employer application

Call 13 11 84
 Web sunsuper.com.au
 Mail Reply Paid 2924 Brisbane Qld 4001

Sunsuper Pty Ltd ABN 88 010 720 840 AFSL No. 228975
 Trustee of the Sunsuper Superannuation Fund ABN 98 503 137 921

Important: please provide us with as much information as possible.
 Use **BLOCK** letters and black ink when completing this form and ensure it is signed and dated.

Employer guide 1 July 2011

Your Sunsuper
 employer number
 (if already a registered employer)

1 Employer details

Your trading name*

Your registered name*

Street address / PO Box*

Suburb / Town*

State* Postcode*

Other information that will help us:

Have you previously been a Sunsuper employer?

Yes If you have previously been an employer with Sunsuper, a new account may be opened and a new employer number may be allocated to you.

No

Type of business/industry

ABN number

ACN number

2 Contact details Primary - All mail will be addressed to this contact

(Only listed contacts will be able to access information. Please list all people you authorise to access information.)

Given names* Last name*

Position / title

Postage address / PO Box*

Suburb / Town*

State* Postcode*

Contact phone* Mobile number*

Email address*

Fax number

Additional contacts

Business Manager

Contact phone

Accountant/Financial controller

Contact phone

HR/Payroll/other

Contact phone

3 Contribution method Do you have more than 3 employees?

Yes Employer Online lets you make payments for as many employees as you like via direct debit or BPAY.

Please selected the how you would like to make your payments

No BPAY lets you make individual contributions including Super Guarantee obligations, salary sacrifice, and member voluntary contributions for up to 3 employees.

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Direct debit (user initiated). Please complete the details below and read the Direct Debit Service agreement over the page.

Name of account

Bank branch

Address

BSB Number

Account Number

BPAY - If you are not currently using BPAY in your business, please check with your financial institution to see if this facility is available to you.

If you do not select a payment method your payment method will default to BPAY.

4 Contribution frequency

Monthly - I wish to pay contributions on a monthly basis.

Quarterly - I wish to pay contributions on a quarterly basis. I confirm that any voluntary contributions made by our employees from their payroll will be sent to Sunsuper within 28 days of the end of the month in which they were deducted.

Month of your first contribution

Please turn over for more information and to sign

*Denotes mandatory fields

5 First member details

Please complete the member details section below for one of your employees on whose behalf you would like to pay contributions when you join Sunsuper.

Your *Participating employer application* cannot be accepted without the details of at least one member.

If you are joining Sunsuper for more than one employee, additional members' details can be provided through *Employer Online*.

Employee's Sunsuper member number (if already a member)

NOTE: If your employee joined Online add their member number here.

Given names*	<input type="text"/>	Last name*	<input type="text"/>
Date of birth (dd/mm/yyyy)*	<input type="text"/>	Gender*	Male <input type="checkbox"/> Female <input type="checkbox"/>
Street address / PO Box*	<input type="text"/>		
Suburb / Town*	State*	Postcode*	
Contact phone*	Preferred email address	<input type="text"/>	
Date joined employer	Tax file number (if you have it)	<input type="text"/>	

Direct Debit Service Agreement

1 Why an agreement?

Through this application, you are allowing us to debit amounts from your bank account. The amount, how often and the date we will debit your account depends on when you instruct us to do so. Since it is a self-initiated electronic funds transfer, we only receive money once we receive authorisation from you.

2 If Sunsuper wants to change this agreement

We will notify you at least 14 days before making any changes to this agreement.

3 If you want to change your payment or make an enquiry

If you want to change the account you authorise Sunsuper to debit, please complete a new *Employer Online Webpay* form. We will make the changes and confirm them on completion of your request.

Please call us on **13 11 84** if you want to:

- Change or cancel the amount to be debited. We require a signed document within 7 days, notifying us of any changes or cancellations to the amount debited. We will make the changes and confirm them on completion of your request.
- Dispute a debit that has been made from your bank account. Sunsuper will respond to your initial dispute within 5 business days. If you are not happy with our response to your dispute, you may lodge a formal claim with your bank.

4 Weekends and public holidays

If you make a payment on a weekend or public holiday, we will debit your account on the next business day.

5 Make sure you have enough money in your account

You should make sure you have enough cleared funds in your account for us to debit your account. After you submit your contributions online, Sunsuper will debit your account on the next business day. Once you make a payment through the direct debit facility, a Transaction Confirmation number will automatically be provided.

6 Confidential

We will keep your bank account details confidential except when a court order applies, if Sunsuper's bank needs information about your account, or if you give us permission to reveal your bank details. The bank may need this information in connection with a claim made on it relating to an alleged incorrect or wrongful debit.

7 Check you give us your correct details

Before completing this form please check with your bank that:

- your bank account accepts direct debiting (as direct debiting through BECS is not available on all accounts), and
- the account number and BSB you give us are correct (refer to your bank statement or contact your bank if necessary).

8 Dishonour procedures

If the deduction is dishonoured three times, this facility will end immediately. A dishonour means the deduction could not be made because there were insufficient funds in the nominated account.

If Sunsuper is advised of a dishonour you will be liable to pay the dishonoured amount to Sunsuper, including the application of any related fees.

* Note: where we refer to 'bank', this could also mean other financial institutions.

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

The employer applies to Sunsuper Pty Ltd ('Trustee') to become a participating employer in the Sunsuper Superannuation Fund ('Fund') for the benefit of its employees.

- In consideration of the Trustee accepting from the commencement date the employer's agreement to participate in the Fund, the employer agrees to be bound by the terms and conditions of the Trust Deed relating to the Fund, including making contributions for its employees who are members of the Fund as required under the Trust Deed.
- The employer acknowledges it has received and read the *Sunsuper Solutions Employer guide*, and the *Sunsuper Solutions Product Disclosure Statement (PDS)*. The employer understands that other important information which forms part of the PDS is contained in the *Sunsuper Solutions guide* and *Sunsuper Investment guide* and that the PDS should be read in its entirety.
- The employer has had the opportunity to read Sunsuper's Privacy Policy and consents to personal information collected being used to manage its participation in Sunsuper.
- The employer has considered any award and agreement obligations.

Important

- If the employer has elected Direct Debit they authorise Sunsuper Pty Ltd ABN 88 010 720 840 ASFL No. 228975, (User ID: 066383), the Trustee of the Sunsuper Superannuation Fund, to arrange for funds to be debited from the employers account at the financial institution identified over the page and prescribed through the Bulk Electronic Clearing System (BECS). This authorisation is to remain in force in accordance with the terms described in the Direct Debit Service Agreement above.
- If the employer has elected *Employer Online BPAY* they understand that by choosing BPAY to complete an online contribution, they are required to submit payment via their financial institution. They acknowledge that the contribution obligation has not been met until this payment has been received by Sunsuper. They understand that this payment is required to be sent from their financial institution within 24 hours of submitting the contribution online.

Full name of signatory*

(print in BLOCK letters)

Signed on behalf of the employer* Please read all information before signing

Date (dd/mm/yyyy)*

Co-signature (if applicable)

Date (dd/mm/yyyy)*

*Denotes mandatory fields

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Once you fill out this form, please return your application to: **Sunsuper Reply Paid 2924 Brisbane Qld 4001**

FRM-1002-0711

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more than dreams



Contacting us is easy:

-  13 11 84 (+61 7 3121 0700 when overseas)
-  sunsuper.com.au
-  GPO Box 2924 Brisbane Qld 4001
-  07 3016 7722
-  twitter.com/sunsuper

The *Sunsuper Solutions Employer guide* is prepared and issued by Sunsuper Pty Ltd, the issuer and Trustee of the Sunsuper Superannuation Fund (referred to as 'the Fund' or 'Sunsuper');

Sunsuper Pty Ltd
ABN 88 010 720 840
AFSL No. 228975

Sunsuper Superannuation Fund
ABN 98 503 137 921
SPIN SSR 0100 AU

In 2011, Sunsuper has been recognised as one of Australia's leading superannuation funds by each of the separate independent organisations shown below. For Ratings agency information refer to page 1.



Sunsuper is a member of The Association of Superannuation Funds of Australia Limited (ASFA).

