

# Sunsuper clearing house

## Product Disclosure Statement

Preparation date: 9th May 2019

Issue date: 9th May 2019

- ✓ Take the hassle out of paying super
- ✓ One simple SuperStream solution
- ✓ Flexible payment options
- ✓ No fees for users
- ✓ Dedicated Sunsuper support team



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### **Important information and general advice disclaimer**

This document is the *Product Disclosure Statement (PDS)* for *Sunsuper clearing house*. *Sunsuper clearing house* is issued by Precision Administration Services Pty Ltd (Precision), Australian Business Number (ABN) 47 098 977 667, holder of Australian Financial Services Licence (AFSL) Number 246 604. Precision is wholly owned by Sunsuper Pty Ltd as Trustee for the Sunsuper Superannuation Fund (Sunsuper) (ABN 98 503 137 921).

Your rights and obligations: Use of *Sunsuper clearing house* is governed by the terms and conditions set out in this *PDS* including, where applicable, the Direct Debit Request Service Agreement.

This *PDS* is designed to assist you in deciding whether to acquire *Sunsuper clearing house*. It is important that you read and understand this *PDS*.

For other general information about *Sunsuper clearing house*, including how to use *Sunsuper clearing house*, refer to our user guides and more information available from the Sunsuper website at [sunsuper.com.au/employers](https://www.sunsuper.com.au/employers)

The information in this *PDS* does not take into account your individual objectives, financial situation or needs. Any advice in this *PDS* is general advice only. You should consider the appropriateness of any general advice having regard to your business objectives, financial situations and needs before acting on it. Call us if you would like to speak with one of our qualified representatives who are authorised to give advice about this product.

### **Updates relating to this PDS**

Information in this *PDS* is subject to change from time to time. For changes that are not materially adverse, updated information may be made available at [sunsuper.com.au/clearinghousepds](https://www.sunsuper.com.au/clearinghousepds). Precision will give you a paper copy or electronic copy of any updated information, free of charge, on your request any time.

## Sunsuper clearing house at a glance

This section provides a summary of significant information about *Sunsuper clearing house*.

Full information is contained in the relevant sections of the *PDS*, as referenced by **i**.

### About *Sunsuper clearing house*

*Sunsuper clearing house* takes the hassle out of paying employee superannuation contributions. Our clearing house could save you hours of repetitive work in the future. You can make employee superannuation contributions for all of your employees in one single payment no matter the fund your employees are with.

Because every business is different, we understand what works for one business doesn't necessarily work for another, so we have a number of different payment options to help you manage paying your employee superannuation contributions with ease.

### Who can use *Sunsuper clearing house*?

*Sunsuper clearing house* is available to *Sunsuper* participating employers who are registered for *Employer Online* and have selected *Sunsuper* as their default fund.

**i** For more information refer to **1. About *Sunsuper clearing house*** on page 4

### How *Sunsuper clearing house* works

*Sunsuper clearing house* lets you make your employee superannuation contributions, quickly and easily, regardless of which superannuation fund they are with. First, you submit your employee contribution data through *Employer Online*, then you pay the contributions by one of the methods outlined below:

- **Direct Debit**
- **BPAY®**
- **EFT**

©Registered to BPAY Pty Ltd ABN 69 079 137 518

Whichever payment method you use, you need to allow sufficient time for your contributions to be received by other funds prior to the quarterly Superannuation Guarantee (SG) deadline.

Once *Sunsuper clearing house* receives the payment, it will make payment to the superannuation funds in accordance with the contribution data submitted through *Employer Online*.

**i** For more information refer to **2. How *Sunsuper clearing house* works** on page 4

### Want to pay each fund directly?

Submit your contribution data to *Sunsuper clearing house* and we'll send you each fund's payment details, so you can directly pay each fund and still meet SuperStream standards.

### Key benefits of *Sunsuper clearing house*

- Ease the burden of paying multiple super funds.
- Use one simple SuperStream solution.
- Add new employees and super funds, including by uploading from your payroll system.
- Talk to a dedicated support team.
- Protect privacy of contribution data through a secure link.

**i** For more information refer to **3. Key benefits of *Sunsuper clearing house*** on page 6.

### Key risks of *Sunsuper clearing house*

There are some risks you need to keep in mind when paying via *Sunsuper clearing house*, which include those relating to:

- paying contributions on time,
- correctness of information, and
- unauthorised access.

**i** For more information refer to **4. Key risks of *Sunsuper clearing house*** on page 6.

### Fees and Costs

We do not charge any fees or costs to you for use of *Sunsuper clearing house*. Your financial institution may charge fees in connection with the electronic transfer of payments made for the purpose of this service. You are responsible for any fees which may be charged by your financial institution. Precision holds a bank account for the purpose of *Sunsuper clearing house* and may receive interest on money paid to it via *Sunsuper clearing house*.

**i** For more information refer to **5. Fees and costs** on page 6.

## Getting started

It's simple. If you're a participating employer in Sunsuper and already use Sunsuper as your default fund, upgrade to *Sunsuper clearing house* through *Employer Online*.

If not, you can join Sunsuper as a participating employer at [sunsuper.com.au/employeronline](https://www.sunsuper.com.au/employeronline)

Then update your payroll systems to:

- select Sunsuper as your default fund in Standard Choice Forms given to your new employees, and
- pay contributions to Sunsuper if they do not nominate a fund.

**i** For more information refer to **6. Getting started** on page 7.

## Additional Information

To understand the services offered and the terms and conditions that apply, you need to read the *Additional information*, which includes the following:

- Privacy
- Concerns and complaints
- Payment option terms and conditions
- Other terms and conditions
- Direct Debit Request Service Agreement

**i** For more information refer to **7. Additional information** on page 7.

## 1. About Sunsuper clearing house

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### Who can use Sunsuper clearing house?

To be eligible to use *Sunsuper clearing house*, you must:

- be registered as a Sunsuper participating employer. As a participating employer, you can create Sunsuper accounts for employees,
- be registered for Sunsuper *Employer Online*, and
- have selected Sunsuper as your default fund.

**i** For more information refer to **6. Getting started** on page 7.

## 2. How Sunsuper clearing house works

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You can access *Sunsuper clearing house* through Sunsuper's secure, SuperStream-ready contribution portal, *Employer Online*. *Employer Online* allows you to enter or upload and pay superannuation contributions, update and manage employees, check online transaction history and access reports.

To send contributions to funds other than Sunsuper, you need to let us know the Unique Superannuation Identifier (USI) or Australian Business Number (ABN) of the fund.

To send contributions to self-managed super funds (SMSFs), you will also need the Electronic Service Address (ESA), payment details and email address.

Once you've entered your contributions in *Employer Online* and confirmed the amounts to be paid, we'll provide you with your payment details.

### Payment options

You will need to select one of the following payment options when enrolling for *Sunsuper clearing house* and you can change your payment option through *Employer Online*.

### Direct Debit

Reduce your workload with direct debit. *Sunsuper clearing house* will automatically debit the amount you've nominated from your bank account after you have submitted your contribution data in *Employer Online*.

### BPAY

You can pay your contributions via BPAY through your financial institution, using the BPAY biller code and customer reference number provided in *Employer Online*. The customer reference number is unique to each contribution you submit. You must use the reference number provided and send your BPAY the same day as submitting the contributions in *Employer Online*. Failing to send payment the same day as submitting contributions will result in delays in the nominated superannuation fund(s) receiving the contributions and could result in you failing to meet your employer superannuation obligations.

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

## Electronic Funds Transfer (EFT)

You can pay your contributions via EFT through your financial institution, using the account details and payment reference number provided in *Employer Online*. You must use the payment details provided and send your payment the same day as submitting the contributions in *Employer Online*. Failing to send payment the same day as submitting contributions will result in delays in the nominated superannuation fund(s) receiving the contributions and could result in you failing to meet your employer superannuation obligations.

## Sunsuper clearing house

Once the correct payment is received, *Sunsuper clearing house* matches the payment to the contributions submitted in *Employer Online* and pays the contribution amounts to the nominated funds.



## Making contributions on time

It's important to be aware that it can take up to **five business days** for your payment to be received by the nominated fund(s) once we receive the correct data and payment. You must allow sufficient time for your contributions to be received by the nominated fund(s).

**i** For more information refer to ***Terms and conditions for each payment option*** on page 8.

## Do you want to pay each fund directly?

Clearing houses need time to process your payment before sending it on to each nominated fund, which means it can take time for your contributions to be received. Another option is available if you want to minimise the time it takes for your contributions to be received.

To use this option, all you need to do is:

1. Change your payment method in *Employer Online* by selecting 'I want *Sunsuper clearing house* to distribute my data to each superannuation fund and I want to make payments to each fund myself'.
2. Submit your contribution data to *Sunsuper clearing house* and we'll provide you with each fund's EFT payment details, including the payment reference numbers.
3. Make individual EFT payments through your financial institution directly to each fund you've nominated. If you're paying multiple funds, we'll provide the payment details in a file for you to upload into your financial institution's banking portal.

*Sunsuper clearing house* will distribute your contribution data to each fund using SuperStream standards.

### 3. Key benefits of *Sunsuper clearing house*

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*Sunsuper clearing house* eases the burden of sending your employee superannuation contributions to multiple super funds.

- **Easy** – You can enter or upload contributions and add, amend and delete employees through our simple online contribution portal, *Employer Online*. You can use *Sunsuper clearing house* with or without payroll software.
- **No fees for users** – Employers who meet the eligibility criteria to use *Sunsuper clearing house* get free access.
- **SuperStream ready** – *Sunsuper clearing house* uses SuperStream standards to distribute your contributions to the nominated funds.
- **Support** – We have a dedicated helpline for all your *Sunsuper clearing house* questions. Our dedicated support team will help get you started and assist you with any *Sunsuper clearing house* queries.
- **Accessible** – *Sunsuper clearing house* is available 24/7. If you need help, our support team is available Monday to Friday, from 8.00am to 6.30pm (AEST).
- **Secure** – *Sunsuper clearing house* is designed with multiple layers of security to protect your information.

### 4. Key risks of *Sunsuper clearing house*

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#### Paying contributions on time

When paying your employee superannuation contributions, your employer obligations will not be satisfied until the contribution has been received by the employee's nominated superannuation fund. You will not satisfy your employer superannuation obligations by making payment to *Sunsuper clearing house*. You must allow sufficient time for the contribution to be received by the nominated fund. If a contribution is not received by the nominated fund on time you may be subject to penalties. Visit [ato.gov.au](http://ato.gov.au) for more information.

#### Correct information

*Sunsuper clearing house* uses the information you provide via *Employer Online* to distribute contributions to your employees' fund(s). You are responsible for ensuring that information you provide via *Employer Online* is accurate and complete, and that your payment matches your contribution data. Errors, delays and/or rejections may occur if the information you provide is not accurate or your payment does not match your contribution data. This may affect when the employee contribution is received by the nominated fund and could result in you failing to meet your employer superannuation obligations.

#### Unauthorised access

Unauthorised persons could access your *Employer Online* account unless appropriate precautions are taken. You must ensure your password and username are kept secure and not disclosed to unauthorised persons, and that you do not allow unauthorised persons to access information or effect transactions relating to your account. If you become aware of unauthorised transactions or believe your access details may be compromised, you must contact us immediately.

#### Other risks

There are other risks associated with using *Employer Online* that aren't specific to *Sunsuper clearing house*. These are outlined in the *Employer Online* terms and conditions.

### 5. Fees and costs

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We do not charge any fees or costs to you for use of *Sunsuper clearing house*.

Your financial institution may charge fees in connection with the electronic transfer of payments made for the purpose of this service. You are responsible for any fees which may be charged by your financial institution.

We hold a bank account for the purpose of *Sunsuper clearing house* and may receive interest on amounts paid to it.

## 6. Getting started

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Already with Sunsuper? You can upgrade to *Sunsuper clearing house* by logging in to *Employer Online*. If you need help, contact us on **13 11 84**.

Need to join? Become a Sunsuper employer via our website at **[sunsuper.com.au/employeronline](https://sunsuper.com.au/employeronline)**. It takes just a few minutes to join and enrol for *Sunsuper clearing house* and you can make super contributions straight away. You'll receive instructions to log in to *Employer Online*.

If you'd like to use your payroll file to upload your contributions, send a sample to **[clearinghouse@sunsuper.com.au](mailto:clearinghouse@sunsuper.com.au)**.

For more information on the wide range of file types and formats we can accept, refer to **[sunsuper.com.au/filespecifications](https://sunsuper.com.au/filespecifications)**

## 7. Additional information

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### Privacy

We will take all reasonable precautions to safeguard the confidential information concerning your account with us, which we receive from you electronically via our website.

From time to time we will use de-identified information collected through the system to perform analysis of the online system and to collate data for research and marketing purposes.

All personal information will be treated in line with our Privacy Policy available at **[sunsuper.com.au/precisionprivacy](https://sunsuper.com.au/precisionprivacy)**

## Concerns and complaints

If you have a complaint about the *Sunsuper clearing house*, then you can refer your complaint to Precision's internal disputes resolution process within Precision at no cost. Contact us to discuss your complaint:

Customer Service Team: **1800 316 585**

*Sunsuper Clearing House Team*  
GPO Box 2924  
Brisbane Qld 4001  
Email: **[clearinghousecomplaints@sunsuper.com.au](mailto:clearinghousecomplaints@sunsuper.com.au)**

Precision will do everything within its power to resolve the issue as quickly as possible. If you are not happy with our response, you can contact the Australian Financial Complaints Authority (AFCA). This is an independent body set up to help resolve disputes between financial institutions and their customers.

You can also choose to take your complaint directly to AFCA.

In some circumstances, AFCA may refer your complaint back to Precision.

AFCA can be contacted by writing to:

Australian Financial Complaints Authority  
GPO Box 3  
Melbourne Vic 3001  
Email: **[info@afca.org.au](mailto:info@afca.org.au)**  
Web: **[www.afca.org.au](http://www.afca.org.au)**  
Phone: 1800 931 678

Please note that the scope of matters AFCA can deal with has some limitations. It is possible that AFCA cannot deal with your matter. AFCA will advise you if they can deal with your complaint, and if so, what information you need to supply. Both the Precision internal dispute resolution procedure and AFCA service are free of charge.

If your complaint relates to the privacy of your personal information surrounding your superannuation product or service, you can contact the Office of the Australian Information Commissioner (OAIC).

Office of the Australian Information Commissioner  
GPO Box 5218  
Sydney NSW 2001  
Web: **[www.oaic.gov.au](http://www.oaic.gov.au)**  
Phone: 1300 363 992

## Terms and conditions for each payment option

Please read the below payment option terms carefully. You will not satisfy your employer superannuation obligations by making payment to *Sunsuper clearing house*. You must allow sufficient time for the contribution to be received by the nominated fund. Incorrect information or payments received by us could result in you failing to meet your employer superannuation obligations.

### Direct debit

If your selected payment option is direct debit, you agree:

- Your use of direct debit is governed by the terms and conditions set out in this *PDS*, including terms and conditions contained in the Direct Debit Request Service Agreement.
- You authorise Precision, issuer of *Sunsuper clearing house*, to debit contribution amounts from your nominated bank account. The debit will display as "Precision CH" and include the payment reference number in your transaction statement.
- If you submit your contribution through *Employer Online* before 3.30pm AEST on a business day, we will debit the contribution amount from your nominated account on that day.
- If you submit your contribution through *Employer Online* on or after 3.30pm AEST on a business day, or on a non-business day, we will debit the contribution amount from your nominated account on the next business day.
- You are responsible for ensuring sufficient funds are available in your nominated account to process your contribution.
- You are responsible for advising us of any changes to your nominated account, including changes to the authorised person, and we have no obligation to verify your authority to provide instructions for your nominated account.
- Funds debited from your nominated account will be sent to your nominated superannuation fund(s) within five business days, which includes the time it will take for the funds to clear.

### BPAY

If your selected payment option is BPAY, you agree:

- to make payment via your own financial institution on the same day as submitting your contribution through *Employer Online*,
- to pay *Sunsuper clearing house* using the BPAY Biller Code, customer reference number and amount supplied in *Employer Online*. Failure to use the details supplied may mean your contribution is unable to be processed,
- the customer reference number is unique to each contribution you submit,
- contributions cannot be paid by BPAY from a credit card account, and
- funds paid by BPAY will be sent to your nominated superannuation fund(s) within three business days of us receiving both your contribution details and correct payment.

### EFT

If your selected payment option is EFT, you agree:

- to make payment via your own financial institution on the same day as submitting your contribution through *Employer Online*,
- to pay *Sunsuper clearing house* using the account details, payment reference number and amount supplied in *Employer Online*. Failure to use the details supplied may mean your contribution is unable to be processed,
- the payment reference number is unique to each contribution you submit, and
- funds paid by EFT will be sent to your nominated superannuation fund(s) within three business days of us receiving both your contribution details and correct payment.

## Pay your nominated funds directly using EFT

If your selected payment option is to pay your nominated fund(s) directly using EFT, you agree:

- to make payment via your own financial institution on the same day as submitting your contribution through *Employer Online*,
- to pay your nominated fund(s) using the bank details, payment reference number(s) and amount(s) supplied in *Employer Online*. Failure to use the details supplied may mean your contribution is unable to be processed,
- the payment details for your Australian Prudential Regulation Authority (APRA) nominated fund(s) are retrieved from the ATO Fund Validation Service (FVS) and presented in *Employer Online*. We are not liable for any loss or liabilities associated to payment details obtained through our use of this service. You will need to provide payment details for your nominated SMSFs,
- the payment reference number is unique to each contribution you submit, and
- *Sunsuper clearing house* is only responsible for sending your contribution data to your nominated fund(s). Once your contribution is submitted, your contribution data will be sent to your nominated fund(s) within 24 hours.

## Terms and conditions for use of Sunsuper clearing house

These terms and conditions apply to *Sunsuper clearing house* and your use of it to submit employee superannuation contribution data and payments as applicable to your situation. All the other terms and conditions that apply to your relationship with Sunsuper still apply, including the general terms and conditions that relate to your use of *Employer Online*.

These terms and conditions apply to each use of *Sunsuper clearing house*. By using *Sunsuper clearing house* you agree to these terms and conditions. If you do not agree to these terms and conditions, you cannot use *Sunsuper clearing house*.

### Meaning of terms

In these terms and conditions:

- “AEST” means Australian Eastern Standard Time, not adjusted for daylight saving.
- “business day” means any day other than a Saturday, Sunday or Australian public holiday and on which financial institutions are able to effect settlement of payment transactions.

- “contribution” means each employee superannuation contribution you make (or provide us with instructions to make) to a nominated fund via the *Sunsuper clearing house*.
- “customer reference number” means a unique BPAY reference number which identifies payments uniquely and allows correlation between contribution data and the payment associated to it.
- “default superannuation fund” means the fund you have nominated to pay contributions to in the event that your employee does not choose their own fund.
- “electronic bank details” means the account name, BSB and account number of your nominated account.
- “*Employer Online*” means the online portal provided by Sunsuper for the purpose of making superannuation contributions.
- “nominated account” means the account held at your financial institution to which we are authorised to return payments, or where applicable, are authorised to arrange for funds to be debited for the purpose of making contributions.
- “nominated fund” means a regulated superannuation fund, including self-managed superannuation fund, you’ve nominated to receive employee superannuation contributions via *Sunsuper clearing house*.
- “non-business day” means any day other than a business day.
- “payment reference number” means a unique reference number which identifies payments uniquely and allows correlation between contribution data and the payment associated with it.
- “PDS” means this *Product Disclosure Statement*.
- “Personal Information” has the meaning given in the Privacy Law.
- “Privacy Law” means the Privacy Act 1988 (Cth) including schedules.
- “*Sunsuper clearing house*” means the employee superannuation contribution payment clearing service as described in this PDS.
- “we”, “us” or “our” means Precision Administration Services Pty Ltd ABN 47 098 977 667.
- “you” and “your” means an applicant for, or participant in, *Sunsuper clearing house* and includes any third party authorised by you to use *Sunsuper clearing house*.

## Application

To use the *Sunsuper clearing house* you must satisfy the following:

- a. You must complete the application process online.
- b. You must be a participating Sunsuper employer.
- c. You must have selected Sunsuper as your default superannuation fund.
- d. You must provide electronic bank details for the purpose of refunding contributions that cannot be sent to or received by a nominated fund.
- e. You must use *Employer Online* to submit your contribution data.

Your access to *Sunsuper clearing house* will be provided once we agree these requirements have been satisfied. You will be deemed to have entered into this agreement once you have access to *Sunsuper clearing house*.

## Use of the *Sunsuper clearing house*

*Sunsuper clearing house* is a non-cash payment facility made up of a payment service and other services provided via *Employer Online*. You can use *Sunsuper clearing house* to make payment of employee superannuation contributions to nominated funds.

## Suspension, cancellation or termination of *Sunsuper clearing house*

You may cancel your ability to use *Sunsuper clearing house* at any time by notifying us by e-mail, in writing or telephone. Instructions received by *Sunsuper clearing house* prior to cancellation will be processed.

We may:

- suspend your access to *Sunsuper clearing house* without notice to you if at any time we consider it necessary for security reasons and/or to conduct investigations or if you are in default of your obligations under these terms and conditions,
- cancel your ability to use *Sunsuper clearing house* without notice at any time if we reasonably suspect you or someone else is committing fraud in respect of use of the service, or
- terminate your access to *Sunsuper clearing house* by giving written notice to you at the email address we hold in our records for you.

## Information you give us

You agree to provide your contribution information through *Employer Online* and that the information you provide is correct. By providing the contribution information to us you instruct us to process the contributions through *Sunsuper clearing house* for payment to the nominated funds.

For Australian Prudential Regulation Authority (APRA) regulated superannuation funds, we will use the information you provide (Unique Superannuation Identifier (USI), fund ABN and fund name) to identify (and validate) the nominated fund using the ATO Fund Validation Service (FVS). We will use information from the FVS to send your contribution, including payment, to your nominated fund.

For self-managed superannuation funds (SMSFs), we will use the information you provide to process your contribution, including payment, and it is your responsibility to ensure the validity of the details you provide, including the electronic service address (ESA), account details and email, and to ensure the validity of the SMSF to receive your employee superannuation contributions.

We are not liable for, and you agree to indemnify us against, any losses or liabilities arising from any action we undertake as a result of your instruction.

We may not act on your instructions if:

- They are incomplete or incorrect.
- We reasonably suspect they are not genuine.
- You are, or we reasonably suspect you are, in breach of these terms and conditions.
- Your access to *Sunsuper clearing house* is suspended, cancelled or terminated.

We will notify you by email within three business days using the email address we hold in our records for you where we do not act on your instruction.

We are not liable for, and you agree to indemnify us against, any losses or liabilities arising from the circumstances above where we do not act on your instruction.

## Errors

If a contribution submitted by you contains errors, including payment errors, which prevent *Sunsuper clearing house* from processing your contribution we will notify you by email using the email address we hold in our records for you within five business days. You agree to correct the contribution, including payment where applicable, and acknowledge we are not liable for any delays that may occur as a result of these errors. If the errors are not corrected within five business days of us giving you notice of the errors, you agree *Sunsuper clearing house* has no obligation to process your contribution, and any payment received in respect of the contribution will be returned to your nominated account. You recognise these errors may apply to a part of, or the whole of, your contribution.

We will take all reasonable steps to ensure that the information we make available to you through *Sunsuper clearing house* is correct and updated as per your instructions.

You must contact us as soon as possible if you think:

- there has been a mistake in a transaction made through *Sunsuper clearing house*, or
- information provided through *Sunsuper clearing house* is incomplete or incorrect.

## Cancellation of submitted contributions

Once you submit contribution instructions, it cannot generally be amended or cancelled. You cannot “stop payment” after our payment to the nominated fund has been completed. You may be able to stop payment prior to our payment to your nominated fund(s) by contacting us by phone on **1800 316 585** between 8am and 6pm (AEST), Monday - Friday. We will make reasonable efforts to stop the processing of your contribution; however, if cancellation does not occur, you may need to request a refund of contributions from your nominated fund(s) and you agree *Sunsuper clearing house* has no liability to you.

## Access

Access to *Sunsuper clearing house* is provided through your *Employer Online* account and is only granted as set out in *Application*.

You:

- acknowledge you have authority to create payment instructions and/or effect a transaction on your account in accordance with your instructions,
- authorise us, where the correct username and password relating to your *Employer Online* account have been entered, to treat any operations on your account, whether involving access to information or the effecting of transactions, as having been personally authorised in writing by you and to act upon these instructions,
- acknowledge that if you permit someone else to use *Sunsuper clearing house* you will be responsible for any transactions initiated by that person,
- acknowledge that we are under no duty whatsoever to enquire or establish whether a person accessing your account using *Employer Online* is a person actually authorised,
- understand that no electronic data transmission can be guaranteed as totally secure and that, while we will take all reasonable measures to protect the security of such information, we cannot ensure or warrant the security of any information you transmit to us using *Employer Online*, and
- agree that *Sunsuper clearing house* cannot be used for, and a payment may not be processed for, any illegal transactions.

If you suspect that your password and username may have become known to any other person, or that for any other reason another person may have been in a position to access your account using *Employer Online*, you must ensure that:

- your password is changed via *Employer Online*, and
- you inform us immediately on **13 11 84**.

## Availability

We will use reasonable efforts to ensure that *Sunsuper clearing house* is available at all times, except during system maintenance and emergency outages. You acknowledge and agree *Sunsuper clearing house* relies on the functionality of *Employer Online* and other systems, including those of financial institutions, and the service may not be able to be performed if an outage occurs on *Employer Online* or other systems.

You are responsible for establishing a connection to the internet and maintaining your own anti-virus, firewalls and other security measures to protect your information and systems.

We are not liable to you for or in connection with:

- the unavailability of a service to you in whole or in part because of the failure of any communication network, ancillary equipment or any circumstance beyond our reasonable control, or
- delays or errors in the execution of any transaction or instruction because of a communication network, ancillary equipment or any circumstance beyond our reasonable control.

## Timing of contributions

The time to process your contributions is determined by when you submit your contribution and the payment method you use. Please refer to the payment terms and conditions on page 8 of this *PDS*. To assist you in meeting your employer superannuation obligations, you must ensure that you complete your contribution, including correct payment and complete and accurate information, before 3.30pm AEST at least five business days before the contribution due date.

You acknowledge contributions can only be made via *Sunsuper clearing house* as specified in this *PDS*.

## Contribution returns

A nominated fund may return the payment we make to it in respect of your contribution instructions. Where a contribution has been returned to *Sunsuper clearing house* we will notify you of the return, including the reason for the return, by:

- email using the email address we hold in our records for you, and/or
- notice displayed in *Employer Online*.

We will refund the amount returned by your nominated fund(s) within three business days of us receiving refund details and correct payment to your nominated account with the payment reference number associated with that contribution.

## Notification

Your use of *Sunsuper clearing house* requires that you disclose Personal Information to us and third parties. You warrant and represent that individuals to whom the Personal Information relates have been made aware of your disclosure of Personal Information to us, and of any other matter that you are required to disclose to individuals under Privacy Legislation.

## Notices

You agree that we may give written notice or other communications to you under or in connection with these terms and conditions:

- for changes to fees and charges and other material changes, by email using the email address we hold in our records for you, and
- for all other changes and communications, by email using the email address we hold in our records for you and/or a notice displayed in *Employer Online*.

You can notify us about changes to your nominated account by updating your payment details in the Settings section of *Employer Online*.

You can notify us about anything else related to your use of *Sunsuper clearing house* by:

- Email: **clearinghouse@sunsuper.com.au**
- Phone: **13 11 84** from 8.00am to 6.30pm
- Writing: *Sunsuper clearing house*  
GPO Box 2924  
Milton Qld 4064

You must advise us of any change to your nominated account, authorised person(s), and email address used to receive notices and communication.

## Variation

We may vary the terms and conditions in this *PDS* by written notice to you before a change becomes effective and subject to applicable legislation, using the methods described in *Notices*.

If you use *Sunsuper clearing house* after notice has been given by a method referred to above, you will be taken to have accepted the variation.

## Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF)

You agree to provide all information and documents, and that we may disclose information you provide to us and information about your use of *Sunsuper clearing house*, where required to comply with AML/CTF legislation.

You warrant that your use of *Sunsuper clearing house* is in accordance with AML/CTF legislation, and agree:

- We may delay or reject any contribution(s) if we reasonably believe that processing of those contributions contravenes AML/CTF legislation.
- You indemnify us against any loss or liability suffered as a result of action taken or not taken pursuant to this clause.

## Representations, warranties, liabilities and indemnities

1) You represent and warrant to us:

- information you provide to *Sunsuper clearing house* is complete and accurate, or if errors are discovered, you will notify us immediately and provide correct information,
- you are authorised to enter into this agreement, and perform all obligations set out in these terms and conditions regarding your use of *Sunsuper clearing house*, and
- in performing obligations set out in these terms and conditions, you will comply with all legislation and regulations applicable to you.

2) We represent and warrant:

- we are licensed to issue and provide *Sunsuper clearing house* services, and will comply with obligations under this license, applicable legislation and the terms and conditions set out in this *PDS*, and
- we will send contributions to the nominated fund(s) in respect of your contribution instructions only in accordance with the Superannuation Data and Payment Standard (SuperStream).

3) Where legislation implies any term or condition cannot be excluded or modified in this agreement that term is taken to be included in this agreement.

4) To the extent permitted by law, we limit our liability for breach of any of the guarantees under the Australian Consumer Law to:

- the supplying of the services again, or
- the payment of the cost of having the services supplied again.

5) We are not liable for, and you indemnify us against, any loss, liability or delay any person suffers:

- that does not relate to our obligations in respect of *Sunsuper clearing house*,
- as a result of our reliance on instruction received from a person we reasonably believe to be acting on your behalf or with your authority,
- from any cause we could not reasonably expect, control or prevent, and
- from the interception of data or funds as a result of unauthorised access to your account or during transmission.

6) To the extent permitted by law, each of you and us, limit our liability to each other for any loss or damage suffered by the other in connection with *Sunsuper clearing house* howsoever caused (including by the negligence of either you or us) to \$1,000.

This limitation of liability does not apply to any loss or damage arising as a result of a breach of any of the guarantees under the Australian Consumer Law to which paragraph (4) applies.

7) Subject to paragraph (4), neither you nor us are liable to each other for any special, consequential or indirect loss or liability suffered in connection with the use of *Sunsuper clearing house*.

8) Subject to paragraphs (4), (6) and (7), you indemnify us for any loss or damage we suffer in connection with a claim against us by any other person arising (directly or indirectly) from your negligence or breach of law, or any breach by you of these terms and conditions or failure to use *Sunsuper clearing house* in accordance with these terms and conditions.

# Direct Debit Request Service Agreement

## Authorisation

You request and authorise Precision Administration Services Pty Ltd ABN 47 098 977 667 AFSL No. 246 604 (Debit User ID: 513418) to arrange, through its own financial institution, a debit to the nominated account(s) any amount Precision Administration Services Pty Ltd has deemed payable by you in accordance with your instruction.

This debit or charge will be made through the Bulk Electronic Clearing System (BECS) from the account(s) held at the financial institution you have nominated in our online application form and will be subject to the terms and conditions of the Direct Debit Request Service Agreement.

This authorisation is to remain in force in accordance with the terms described in this Direct Debit Request Service Agreement. You also confirm this authority is provided in accordance with the signing authority of the nominated account(s).

## Why an agreement?

Through this application, you are allowing us to debit amounts from an account with your financial institution. The amount, how often and the date we will debit the account(s) depend on when you instruct us to do so. Since it is self-initiated, we only debit the amount from the account(s) once we receive authorisation from you.

## Acknowledgment

By signing and/or providing us with a valid instruction in respect to your Direct Debit Request (DDR), you have understood and agreed to the terms and conditions governing debit arrangements between you and Precision Administration Services Pty Ltd as set out in the relevant DDR and in this Direct Debit Request Service Agreement.

This is your Direct Debit Request Service Agreement with Precision Administration Services Pty Ltd ABN 47 098 977 667 AFSL No. 246 604 (Debit User ID: 513418). It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider. Please keep this agreement for future reference. It forms part of the terms and conditions of your DDRs and should be read in conjunction with your DDR authorisation, and the terms and conditions set out in this *PDS*.

## Definitions

- “account” and “account(s)” mean the account or accounts held at your financial institution(s) from which we are authorised to arrange for funds to be debited.
- “agreement” means this Direct Debit Request Service Agreement between you and us.
- “BECS Procedures” means the procedures issued by the Australian Payments Network Ltd that govern the operation of the Bulk Electronic Clearing System.
- “business day” means any day other than a Saturday, Sunday or Australian public holiday and on which financial institutions are able to effect settlement of payment transactions.
- “debit payment” means a particular transaction where a debit is made.
- “direct debit request” means the Direct Debit Request between us and you.
- “us” or “we” means Precision Administration Services Pty Ltd, (the Debit User) you have authorised by requesting a Direct Debit Request.
- “you” means the customer who has signed or authorised by other means the Direct Debit Request.
- “your financial institution” means the financial institution or institutions nominated by you on the relevant DDR at which the account is maintained.

## Debiting your account

By signing a Direct Debit Request or by providing us with a valid instruction, you have authorised us to arrange for funds to be debited from the nominated account(s). You should refer to the Direct Debit Request and this agreement for the terms of the arrangement between us and you.

We will only arrange for funds to be debited from the nominated account(s) as authorised in the relevant Direct Debit Request.

We will automatically debit the amount owing from the nominated account(s) after you have submitted the contribution in your payroll software. If you submit the contribution before 3.30pm AEST on a business day, we will debit the contribution amount from the nominated account(s) on that day.

If you submit the contribution on or after 3.30pm AEST on a business day, or on a non-business day, we will debit the contribution amount from the nominated account(s) on the next business day. If you are unsure about which day the account(s) have or will be debited you should ask the financial institution.

The debit will display as "Precision CH" and include the payment reference number in the transaction statement.

## Amendments by us

We may vary any details of this agreement or a Direct Debit Request at any time by giving you at least fourteen (14) days written notice.

## Amendments by you

You may change the account(s) you authorise Precision to debit by updating the payment details within your payroll software. Any direct debit requests made prior to your update will be processed using the details recorded at the time you made the request.

You may change\*, stop or defer a debit payment, or terminate (cancel) this agreement at any time by providing us with at least 14 days notification by writing to:

GPO Box 2924  
Brisbane QLD 4001,

or by telephoning us on 1800 316 585 (+61 7 3436 4215 when overseas) during business hours; or arranging it through your financial institution(s), which are required to act promptly on your instructions.

\*Note: in relation to the above reference to 'change' the financial institution may change your debit payment only to the extent of advising us of the new account details.

## Your obligations

It is your responsibility to ensure that there are sufficient clear funds available in the nominated account(s) to allow a debit payment to be made in accordance with the Direct Debit Request.

If there are insufficient clear funds in the nominated account(s) to meet a debit payment:

- a) You may be charged a fee and/or interest by your financial institution;
- b) you may also incur fees or charges imposed or incurred by us; and
- c) you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in the nominated account(s) by an agreed time so that we can process the debit payment.

You should check the nominated account statement to verify that the amounts debited from the account(s) are correct.

## Disputes

If you believe there has been an error in debiting a nominated account, you should notify us directly on 1800 316 585 (+61 7 3436 4215 when overseas) and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly. Alternatively you can take it up directly with the financial institution.

If we conclude as a result of our investigations that the nominated account has been incorrectly debited we will respond to your query by arranging for the financial institution to adjust the nominated account (including interest and charges) accordingly.

We will also notify you in writing of the amount by which the nominated account has been adjusted.

If we conclude as a result of our investigations that a nominated account has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding in writing.

## Accounts

You should check:

- a) with your financial institution whether direct debiting is available from the nominated account(s) as direct debiting is not available through BECS on all accounts offered by financial institutions;
- b) the nominated account details which you have provided to us are correct by checking them against a recent account statement; and
- c) with each relevant financial institution before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request.

## Confidentiality

We will keep any information (including the nominated account details) in the Direct Debit Request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.

We will only disclose information that we have about you, or your employer client(s):

- a) to the extent specifically required by law; or
- b) for the purposes of this agreement (including disclosing information, to the extent reasonably necessary in the circumstances, in connection with any payment, query or claim to any relevant financial institution, payment recipient, or employer client).

## Indemnity

You indemnify us for any loss or damage we suffer in connection with a claim against us by any other person arising (directly or indirectly) from any claim lodged in respect of any contribution payment for determination in accordance the BECS Procedures, except to the extent directly caused or contributed to by our fraud, negligence or willful misconduct.

(This indemnity is in addition to, and not limited by, the Terms and Conditions for use of *Sunsuper clearing house*.)

## Notice

If you wish to notify us in writing about anything relating to this agreement, you should write to:

GPO Box 2924  
Brisbane QLD 4001

We may send notices either electronically to your email address or by ordinary post to the address you have given us.

If sent by mail, communications are taken to be received on the day they would be received in the ordinary course of post.

## Direct debit rejections

If a direct debit is rejected three times, we may terminate this arrangement.

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☎ 13 11 84 (+61 7 3121 0700 when overseas)

✉ GPO Box 2924 Brisbane QLD 4001

🖱 [sunsuper.com.au](http://sunsuper.com.au)

🐦 [twitter.com/sunsuper](https://twitter.com/sunsuper)

f [facebook.com/sunsuper](https://facebook.com/sunsuper)

in [linkedin.com/company/sunsuper](https://linkedin.com/company/sunsuper)

The *Sunsuper clearing house PDS* is prepared and issued by Precision Administration Services Pty Ltd (referred to as 'Precision'), which is wholly owned by Sunsuper Pty Ltd the 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