

# Club Plus Member Payroll Deduction Authority



Phone: Member Services Hotline 1800 680 627

Please complete this form in black ink using BLOCK letters. This request will be invalid if not signed and dated.

Use this form to make either personal after-tax or salary sacrifice contributions (pre-tax) by payroll deductions. To have these contributions taken out of your pay, complete this form and **give it to your payroll manager**.

Please check that you have provided your Tax File Number (TFN) to Club Plus before you complete this form. If we do not hold your TFN we will be unable to accept any personal after-tax contributions received for you. Alternatively, you can authorise your employer to pass your TFN onto Club Plus by ticking this box. [ ]

## Personal details of the member

Club Plus Membership Number	Date of Birth (DD/MM/YYYY)	
<input type="text"/>	<input type="text"/>	
*Tax File Number (TFN)	Payroll number (if any)	
<input type="text"/>	<input type="text"/>	
Mr/Mrs/Ms/Miss	Given Name/s	
<input type="text"/>	<input type="text"/>	
Surname / Family name		
<input type="text"/>		
Street Number / PO Box	Street Name	
<input type="text"/>	<input type="text"/>	
Suburb/Town	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Daytime Contact Number	After Hours Contact Number	
<input type="text"/>	<input type="text"/>	
Email		
<input type="text"/>		

## Payroll Deduction Details

Please tick the appropriate option(s) and enter the contribution details

### a) After-tax Contributions [ ]

How much do you want your employer to deduct from your **NET** salary or wages?

% of my salary **OR** \$  (in whole dollars) Per  Week  Fortnight  Month

### b) Before-tax / salary sacrifice Contributions [ ]

How much do you want your employer to deduct from your **GROSS** salary or wages?

% of my salary **OR** \$  (in whole dollars) Per  Week  Fortnight  Month

If you are using this form to begin salary sacrifice deductions, please check with your payroll manager as you must first obtain your employer's consent to this arrangement and you may need to complete further documents.

Before beginning to make salary sacrifice contributions you should seek financial advice from a licensed or authorised financial adviser to ensure that salary sacrifice is appropriate for your individual circumstances.

Any before-tax or acceptable after-tax contributions received from your employer on your behalf will be invested according to your current investment choice/s.

Signature

Date (DD/MM/YYYY)

Please give this form to your payroll manager.

## Eligibility to make voluntary contributions

To make voluntary contributions you need to be:

- under age 65, or
- aged 65 to 74 and have been in paid employment for at least 40 hours in a period of not more than 30 consecutive days during the current financial year.

## Contribution cap

### Non-concessional (after-tax) contributions

The government has imposed an annual cap on voluntary contributions of \$150,000 (or \$450,000 per three year period for members aged under 65).

If your voluntary contributions exceed the cap in any one year, the ATO will levy tax on the amount over the cap at the highest marginal rate. Club Plus is also not permitted to accept any one contribution exceeding \$150,000 (\$450,000 if aged under 65).

### Concessional contributions (including employer contributions and your salary sacrifice)

From 1 July 2009 the government has imposed an annual cap of \$25,000 on concessional contributions, such as employer and salary sacrifice contributions. If your total concessional contributions exceed the cap in any one financial year, the ATO will levy tax on the amount over the cap at the highest marginal rate, rather than 15% and the excess will go towards your non-concessional cap.

Until 30 June 2012, if you are aged 50 to 74 years the cap in any one financial year is \$50,000.

## Information for Employers

Payments should be made in accordance with your current procedures for submitting contributions and supporting documentation to Club Plus.

If you are not currently making contributions to Club Plus you have a number of options for submitting data and making payments.

### 1. Submitting data

- a) Online via EmployerAccess at [www.clubplussuper.com.au](http://www.clubplussuper.com.au)
- b) Manual (paper) returns

### 2. Submitting payments

- a) For employers using online EmployerAccess:
  - i. Employer Initiated Direct Debit – simply complete the direct debit authority providing your bank details, and then initiate payments online
  - ii. BPay – using the biller code and reference number provided by Club Plus
  - iii. Off System EFT – simply include your employer number and contribution number along with Club Plus bank account details
- b) For employers submitting paper returns – forward a cheque payable to Club Plus Superannuation and send to Locked Bag 5007, Parramatta NSW 2124.

If you have any questions about the contribution procedure or membership requirements please call the Club Plus Member Services Hotline on 1800 680 627.

## Tax File Number details

\*We are required to tell you the following things before you provide your tax file number to the trustee of your superannuation fund. Your TFN is confidential, and you should know the following things before you decide to provide it:

**We can collect your Tax File Number under the Superannuation – (Industry) Supervision Act 1993.**

**If you do provide your tax file number to us, we will use it only** – for legal purposes. This includes finding or identifying your superannuation benefits where other information is insufficient, calculating tax on any superannuation payments you may be entitled to, and providing information to the Commissioner of Taxation. These purposes may change in the future.

**You are not legally obliged to provide your tax file number** – If you do not provide your TFN to your superannuation fund, It will be unable to accept any member voluntary contributions from you, any contributions received from your employer will be subject to additional taxation and tax will apply at 46.5% of total contributions in excess of \$1,000 where a TFN has not been quoted. The Government has also confirmed that the \$1,000 threshold will not apply for accounts opened on or after 1 July 2007, which means that all contributions where no TFN has been notified will be taxed at 46.5%.

**If you provide your tax file number to us, we may provide it to the** – trustee of another superannuation fund or to an RSA provider where that RSA provider or trustee is to receive your transferred benefits in the future. We won't pass your tax file number to such trustee or RSA provider if you tell us in writing that you don't want us to do that. We may also give it to the Commissioner of Taxation. Otherwise your tax file number will be treated as confidential.

The lawful purposes for which your tax file number can be used and the consequences of not quoting your tax file number may change in future as a result of legislative change. For more information please contact your fund or the ATO Superannuation Helpline (13 10 20).