

# AUSTRALIAN CHRISTIAN SUPERANNUATION

**THE RIGHT DIRECTION FOR YOUR SUPER**



**EMPLOYER BOOKLET**

VALID 1 APRIL 2008



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## HELP & ENQUIRIES

If you have any general enquiries, our Customer Assistance Officers at ACSuper Administration will be happy to help.

*ACSuper Administration Enquiries*

1800 856 653 or (02) 6041 9390

Email [clientservices@acsuper.com.au](mailto:clientservices@acsuper.com.au)

*Correspondence:*

Australian Christian Superannuation

Customer Service Centre

PO Box 3401, Albury NSW 2640

If further assistance or advice is required, Australian Christian Services can also help.

Australian Christian Services AFSL 247388

Enquiries: 1800 646 777

*Correspondence:*

PO Box 336, Mitcham Vic 3132

9 Station Street, Mitcham Vic 3132

## How to Join

Joining Australian Christian Superannuation (hereafter known as ACSuper) as an employer is easy. All you need to do is:

- Complete and sign the Employer Application found on page 7 of this PDS.
- Provide details of employees who are joining ACSuper. If they are not already a member, ask them to complete the Member Application, found in the Product Disclosure Statement. This can be obtained by calling ACSuper Administration on 1800 856 653 or (02) 6041 9390, or downloading from our website at [www.acsuper.com.au](http://www.acsuper.com.au).
- Send completed forms to ACSuper Administration who will then send your first Contribution Return Form.

Australian Christian Superannuation  
PO Box 3401, Albury NSW 2640

Alternatively if you are unable to obtain completed Member Applications for your employees, you can send us the following information:

- Employee's Full Name
- Address
- Date of Birth
- Employee's TFN (Tax File Number)
- Date Joined Employer
- Date Joined Fund

### Employer Application

On executing the Employer Application and that Application being acceptable to the Trustee, you as an employer sponsor of the Fund will be bound to abide by the Trust Deed and rules of ACSuper. For a copy of the Trust Deed, contact ACSuper Administration.

AUSTRALIAN CHRISTIAN SUPERANNUATION PTY LTD;  
AUSTRALIAN FINANCIAL SERVICES LICENSE (AFSL): 253042  
AUSTRALIAN BUSINESS NUMBER (ABN): 98 066 027 334  
REGISTRABLE SUPERANNUATION ENTITY LICENCE (RSEL): L0002653  
REGISTRABLE SUPERANNUATION ENTITY REGISTRATION NUMBER (RSER): R1056624  
SUPERANNUATION FUND NUMBER (SFN): 302 860 942

# Contribution Rules

## Who Can Contribute?

When you have joined ACSuper as an employer, all of your employees can become members of the Fund.

Your employees can make their own payments towards their retirement through ACSuper. These can be made by direct debit, payroll deduction and by direct payment from a member.

## Contributions Payable Under the SG Legislation

The SG Legislation requires employers to pay a minimum level of superannuation for each of their employees. This minimum level, as a percentage of the employee's ordinary time earnings, is generally as follows:

Financial Year	Rate
1999 - 2000	7%
2000 - 2001	8%
2001 - 2002	8%
2002 - 2003 and onwards	9%

If your employees are covered by an Award or Employment Agreement, which specifies an amount that is more than the SG amount, you must pay the higher amount.

The members who fall into the categories below are exceptions under the SG Legislation:

- Members who receive less than \$450 in any calendar month
- Members aged 70 or over
- Members under 18 years of age who work less than 30 hours per week (ie. part time)

Employees can be employed on a full-time or part-time basis under SG. These categories are defined as follows:

- Full Time - More than 30 hours per week
- Part Time - Less than 30 hours per week
- Casual - Not defined for SG purposes

The Australian Taxation Office operates a telephone enquiries service to assist employers and employees under the SG Legislation. You may contact the ATO on 13 10 20 or [www.ato.gov.au](http://www.ato.gov.au).

## Definition of Employed

The definition of an employed member of ACSuper is one of the following:

- Actually at work with a participating employer
- On annual leave
- On paid sick leave
- On long service leave
- On workers compensation
- On a strike - if back pay is subsequently made.

## Member Protection

ACSuper will protect a member's benefit if at any time the member's account balance is less than \$1,000. Administration fees for these members will not exceed interest earned on their account balance unless the Fund's investment returns are less than the Fund's administration costs.

## How to Make Your First Payment

On joining the Fund you will be provided with supplies of the Employer Contribution Schedule, detailing current members. Additional supplies of this Form can be requested at any time.

If you want to make a payment before you receive your Employer Contribution Schedule, you can send us details of your payment on a spreadsheet with your cheque payable to Australian Christian Superannuation.

Alternatively you may send us a disk or e-mail detailing the contribution payments for your employees. Log onto our website [www.acsuper.com.au](http://www.acsuper.com.au) and using ACSuper Online send your Employer Contribution Schedule directly to ACSuper.

Please note: Severe penalties are imposed by the Australian Taxation Office if an employer does not meet the minimum requirements under the Superannuation Guarantee Legislation.

You have to pay superannuation contributions for each eligible employee at least four times a year, within 28 days after the end of each quarter, as shown in the table below. Superannuation contribution periods tie in with the quarters of the financial year.

Quarter	Quarterly cut-off date
Quarter 1 1 July - 30 September	28 October
Quarter 2 1 October - 31 December	28 January
Quarter 3 1 January - 31 March	28 April
Quarter 4 1 April - 30 June	28 July

*If the quarterly cut-off date for paying contributions falls on a weekend or public holiday, the cut-off date is the following working day.*

# Contribution Payments

There are two main ways you can advise us of your superannuation contributions to your employees, new employees and employees who have left your company. They are:

- Manually using the 'Employer Contribution Schedule and/or 'New Member/Termination Advice Form'
- Electronically via email or online using the internet

## Employer Contribution Schedule

An Employer Contribution Schedule is a list of all the members working for an employer, for whom a contribution is expected.

When you join the Fund, ACSuper Administration will send you an Employer Contribution Schedule listing all employees who are linked to you, as the employer. To make payments using this form, follow the procedure below.

- The Employer Contribution Schedule lists all the current members you have enrolled in the Fund (excluding any unprocessed Schedules). If any details are incorrect or missing, please let us know with your next Employer Contribution Schedule.
- Members can be listed in alphabetical order or member number order. If it will assist you having the form in a different order, please contact ACSuper Administration who will make the change.
- Send your cheque and completed Employer Contribution Schedule and all other completed documents to:

Australian Christian Superannuation  
PO Box 3401, Albury NSW 2640

Please make cheques payable to Australian Christian Superannuation.

- 'Period ending' is the period that is covered by this Employer Contribution Schedule. If the number of weeks/months does not match the period you are paying for all or some members, please adjust the weeks/months in the box provided for each member affected.
- Please enter in the column 'Award/SCG Contributions', next to each member's name, the total amount of Employer Contributions including any additional Employer and/or Salary Sacrifice Contributions (if applicable) you are paying.
- If a member makes additional personal contributions to the Fund, please enter the amount in the 'Member Contributions' column next to his/her name.
- The 'Total' should be the amount of your payment including the payments for new members from the Member Listing. This amount should be adjusted to include previous shortfall or over payment.

## New Member/Termination Advice Form

- If any of your employees have left your employment (either permanently or temporarily), please enter the date they left and the reason they have left. If their address has changed, please advise us of their new details in the 'New Member Details' section.
- The 'New Member Details' section allows you to enrol a new employee as a member of ACSuper (as well as update employee details). Please complete this section together with the contributions you are paying for them.  
If they are an existing member of the Fund through a previous employer, enter their ACSuper membership number in the space provided.  
If they are not a member of the Fund, please ask them to complete a 'Membership Application' form and attach it to the contribution return.

Should you require supplies of any of our forms, contact ACSuper Administration and we can arrange for the forms to be sent to you, or log on to our website [www.acsuper.com.au](http://www.acsuper.com.au) and you can obtain the forms from our 'download forms' page.

## Paying Contributions Electronically

### E-mail

Send your contribution advice directly via e-mail to [clientservices@acsuper.com.au](mailto:clientservices@acsuper.com.au). This method is suitable for any payroll packages or spreadsheets. Just attach the contribution file to an e-mail and send to us. Payments can be made by cheque or Electronic Funds Transfer (EFT).

### Internet

If you are connected to the internet this method allows you to enter your Employer Contribution Schedule via our website. The Employer Contribution Schedule is automatically updated to the administration system on receipt of payment. Payments can be made by cheque or Electronic Funds Transfer (EFT). Copies of the forms can be printed and retained for your information.

Our web access enables Employers to:

- Add new members
- Advise of terminations
- Update member details (eg addresses)

To gain access to remit contributions via the internet, go to the ACSuper website at [www.acsuper.com.au](http://www.acsuper.com.au) and login to ACSuper Online via the 'Employer Login' section. You will be required to initially register for access to ACSuper Online by contacting ACSuper Administration on 1800 856 653 or (02) 6041 9390.

Both of these options can save you time, reduces paper handling and it is free!

# Employer & Member Communications

ACSuper communicates regularly with members and employers to keep you informed about what is happening with the Fund and superannuation in general. You can contact ACSuper Administration at any time. The Trustee of ACSuper issues a Trustee Report each year to employers and members. This informs employers and members about the performance and activities of the Fund over the past year.

## Members

Members of ACSuper will receive:

- A Member Information Guide
- Welcome Letter
- Annual Member Statement as at 30 June each year
- A Statement of Contributions for the six months to 31 December each year
- Newsletter from time to time providing up-to-date information on the Fund and superannuation in general
- Annual Report

## Employers

Employers of ACSuper will receive:

- Employer Contribution Schedules
- An Annual Report as at 30 June each year
- Periodic Employer Newsletter

# Enquiries & Complaints

ACSuper hopes that you will always be pleased with the Fund. However, there may be times when you have an enquiry, or possibly a complaint.

If you have a complaint concerning the Fund, you can notify us in any of the following ways:

**Phone us on:** 1800 856 653 or (02) 6041 9390

**Fax us on:** (02) 6041 3955

**Write to us at:** Australian Christian Superannuation  
PO Box 3401, Albury, NSW 2640

**Email us on:** [clientservices@acsuper.com.au](mailto:clientservices@acsuper.com.au)

When the enquiry or complaint is received, it will be recorded and written acknowledgment will be forwarded within five working days.

A formal response will be provided within 90 days from the date of your initial enquiry or complaint. Please note however, that the Trustee will always try to provide a written response as soon as possible.

## Superannuation Complaints Tribunal

If you are still not satisfied with the Trustee's decision after following the steps above, you can take your complaint to the Superannuation Complaints Tribunal (SCT). The SCT may be able to assist you to resolve your complaint, but only after you have tried the Fund's own complaint process first.

You can contact the SCT by:

**Phoning:** 1300 780 808 (Cost of a local call)

**Writing to:** Superannuation Complaints Tribunal  
Locked Bag 3060 GPO,  
Melbourne VIC 3000

## Privacy

ACSuper's appointed administrator is ASI Administration Pty Ltd ACN 125 608 540 (referred to hereafter as Astarra). Astarra needs to collect personal information from members of ACSuper so that they can,

- Administer the Fund for ACSuper
- Adhere to ACSuper's requirements, while complying with Australian legal requirements and provide appropriate services
- Improve the services provided by Astarra for ACSuper and its members

Without this information Astarra cannot fulfill its administrative obligations and you will be unable to become a member of ACSuper.

*Protecting the privacy of ACSuper members is a key part of the operations of Astarra.*

Astarra does not disclose personal information to any outside third party organisation, unless it is contracted to Astarra to provide administrative services or activities on its behalf or the Trustee authorises them to do so. In this case Astarra makes sure that the third party is bound by the same privacy rules adhered to by Astarra. You may access the personal information Astarra holds about you or obtain a copy of the Astarra Privacy Policy by contacting ACSuper Administration on 1800 856 653 or (02) 6041 9390.

# Tax File Numbers

## RESPONSIBILITIES

### What You Need To Do

From 1 July 2007 when your employee fills out a Tax File Number Declaration Form (NAT 3092), you must pass on your employee's TFN to the super fund or RSA if you make contributions to them.

If you do not pass on your employee's TFN:

- You will be guilty of an offence and liable to pay a penalty,
- The super fund or RSA may have to pay extra tax on the contributions, and
- Your employee may miss out on Super Co-contribution payments.

If you make employer contributions for an employee, you need to give the Fund the TFN within 14 days of receiving the employee's Tax File Number Declaration Form. But if you do not make a contribution for the employee in that period, you may pass the TFN on when you make a contribution.

### Why Does the Fund Need the TFN?

Your employees face significant consequences if their super funds do not have their TFN's. For example, their super fund may be taxed an additional 31.5% and their super fund may not be able to accept personal contributions. This means eligible employees could miss out on receiving a government super co-contribution.

### What Happens If You Don't Pass On the TFN

From 1 July 2007, the ATO will check that employers pass on employee TFNs to the relevant super fund or RSA.

It is an offence not to provide an employee's TFN to their super fund or RSA within the required timeframe. The maximum penalty that can be imposed is 10 penalty units (currently \$1,100). However, the courts may increase the maximum penalty payable by a body corporate to 50 penalty units (currently \$5,500).

The maximum penalty applies for each employee.

Your TFN responsibilities are to:

- respect the privacy of employees who quote you their TFN;
- accept TFNs from your employees; and
- pass them on when you next make a contribution to the Trustee of ACSuper.

An employee is not obliged to provide their TFN to you.

## HOW TO SEEK FURTHER INFORMATION

For further information on your TFN privacy responsibilities, contact:

The Privacy Commissioner's Enquiries Helpline on 1300 363 992 (free call).

For further information on your TFN superannuation responsibilities - passing TFNs on to superannuation funds, contact: APRA Enquiries Helpline on 1300 131 060 (cost of a local call).

# Employer Application

This request will be invalid if not completed, signed and dated.

**IMPORTANT:** This application needs to be completed in full in order to register your business as a participating employer with ACSuper.

## EMPLOYER DETAILS

PLEASE USE BLOCK LETTERS AND **BLACK** INK WHEN COMPLETING THIS FORM.

REGISTERED NAME

TRADING NAME

REGISTERED ADDRESS - STREET ADDRESS / PO BOX

SUBURB / TOWN / CITY

STATE

POSTCODE

TYPE OF BUSINESS

AUSTRALIAN COMPANY NUMBER (ACN/ABN)

## CONTACT DETAILS

MR/MRS/MISS/MS/DR/OTHER

SURNAME

GIVEN NAMES

POSTAL ADDRESS - STREET ADDRESS / PO BOX

SUBURB / TOWN / CITY

STATE

POSTCODE

PHONE NUMBER

FAX NUMBER

POSITION WITHIN BUSINESS

EMAIL

DO YOU WISH TO RECEIVE SUPERANNUATION RELATED UPDATES BY EMAIL? (EG. NEWSLETTERS, SEMINARS)

YES

NO

## CONTRIBUTION COMMENCEMENT DATE

This is the date from which you nominate to pay contributions.

DATE CONTRIBUTIONS TO START (DD/MM/YYYY)

Please note: Members Insurance Cover will take effect from the commencement date indicated above.

## PRIVACY

Please note that by sending ACSuper personal information about yourself, you are agreeing to the following:

1. That you have read the ACSuper Privacy Policy and understand how ACSuper intends to protect your personal details, particularly in relation to the collection, storage, quality, use and disclosure (sharing) of personal information.
2. That ACSuper can use this information for the purposes of administering your superannuation account.

For complete details of the ACSuper Privacy Policy please refer to page 29 of the ACSuper PDS or alternatively, visit our website [www.acsuper.com.au](http://www.acsuper.com.au).

## APPLICATION TO BECOME AN EMPLOYER SPONSOR

The employer applies to become an employer sponsor of ACSuper and submits this application and the information contained in it for that purpose.

The employer agrees that the Trustee accepting its application to become an employer sponsor of the Fund for the purpose of providing superannuation benefits for its employees, the employer will comply with the terms of the Trust Deed of the Fund as amended from time to time.

The employer further agrees that it will make contributions for or on behalf of its eligible employees in accordance with arrangements made with the Trustee from time to time.

The employer acknowledges having received and read the information provided in the Employer PDS to which this Application is attached prior to completing and submitting this Application for the Trustee's approval.

SIGNATURE OF AUTHORISED OFFICER

DATE (DD/MM/YYYY)

NAME OF AUTHORISED OFFICER (PLEASE PRINT)

POSITION OF AUTHORISED OFFICER (PLEASE PRINT)

## AUTHORISATION

EMPLOYER'S SIGNATURE

DATE (DD/MM/YYYY)

NAME OF EMPLOYER REPRESENTATIVE (PLEASE PRINT)

POSITION OF EMPLOYER REPRESENTATIVE (PLEASE PRINT)



Return this completed form to:  
Australian Christian Superannuation  
Customer Service Centre  
PO Box 3401, Albury NSW 2640

**Administration**

Australian Christian Superannuation  
Customer Service Centre  
PO Box 3401, Albury NSW 2640  
Phone 1800 856 653 or (02) 6041 9390  
Fax (02) 6041 9355  
[www.acsuper.com.au](http://www.acsuper.com.au)

**Trustee:** Australian Christian Superannuation Pty Ltd;  
Australian Financial Services License (AFSL): 253042  
Australian Business Number (ABN): 98 066 027 334  
Registrable Superannuation Entity (RSEL) Licence: L0002653  
Registrable Superannuation Entity Registration Number (RSER): R1056624  
Superannuation Fund Number (SFN): 302 860 942  
03/2008