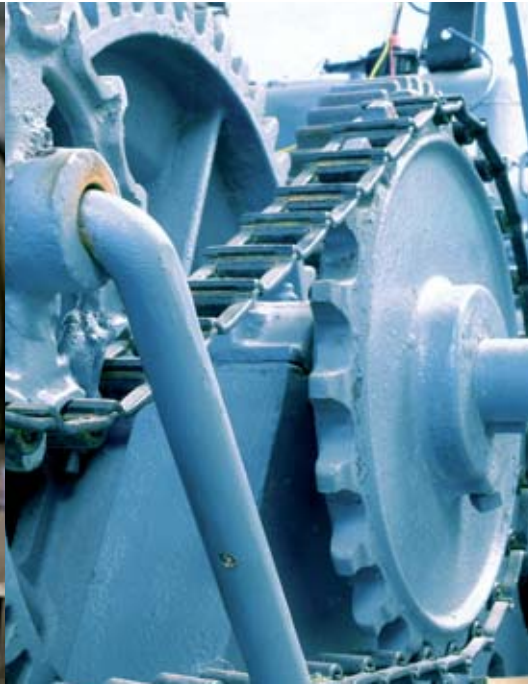


# Employer Handbook

Date of issue 1 March 2008

Issued by A.U.S.T.(Queensland) Pty Ltd ABN 65 010 677 013  
Trustee of Allied Unions Superannuation Trust (Queensland) ABN 87 769 828 838

11/120 Edward St Brisbane Qld 4001



# AUST(Q)

Superannuation

Safe, Simple, Successful



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This document is the AUST(Q) Employer Handbook. It contains important information for employers choosing AUST(Q) as their superannuation provider. You are encouraged to read this Handbook and the AUST(Q) Product Disclosure Statement carefully before making a decision to acquire the product, and to keep the Handbook for future reference.

Whilst you are unable to give financial advice unless licensed to do so, you are able to nominate AUST(Q) as your default superannuation fund. If you would like to nominate AUST(Q) as your default fund please contact us for choice forms to provide to your employees.

The information provided in this Employer Handbook is of a general nature and does not take into account your personal situation or your specific financial needs/objectives. AUST(Q) suggests that you assess your own financial position and objectives before making any decision based on this information. You may also wish to consider seeking independent professional advice.

The Member Handbook and Product Disclosure Statement contains more detailed information about the Fund.

Any employer who requires additional information or has a question about any aspect of the Fund, should contact the Fund's Administrator, or the Fund's Client Services Manager.

This Handbook is issued by a Trustee company A.U.S.T. (Queensland) Pty Ltd, ABN 65 010 677 013.

### Contact Us

#### Fund Administrator

Superpartners  
PO Box 329, Spring Hill QLD 4004  
Level 11, 120 Edward Street, Brisbane QLD 4000  
Telephone: (07) 3307 6444 Country callers 1800 637 698  
Facsimile: (07) 3210 0088  
Email: austq@superpartners.com.au  
Website: www.austq.com.au

#### Client Services Manager

Telephone: (07) 3307 6450

## Why choose AUST(Q)?

Choosing to become a participating employer in AUST(Q) ensures your employees have access to safe, simple and successful superannuation.

What is our secret to success? We provide a simple solution by only offering one single balanced investment portfolio.

We rely on the advice of our professional investment consultants and all decisions are made in line with our overall objective, which is to achieve the best possible outcome for members.

## Our commitment to you

AUST(Q)'s main purpose is to provide a personalised and responsive service to its members and contributing employers. We do this through a combination of our Customer Service Centre and face-to-face visits, as well as via our website at [www.austq.com.au](http://www.austq.com.au).

## The benefits of being an AUST(Q) Employer

Employers choosing AUST(Q) as their default fund have access to:

- Free administration support and services
- A dedicated Client Services Manager to assist you with your superannuation queries
- Convenient payment methods
- Online access
- Clearing House facilities
- An experienced team
- Valuable benefits and services including low cost business and home loans and competitive banking services through Members Equity Bank

## The benefits of being an AUST(Q) Member

- Consistently strong investment performance history – AUST(Q) has never credited members with a negative annual return.\*
- All profits are returned to members, which means their money works harder for them.
- A low cost administration fee of just \$1.35 per week with no commissions or fees paid to sales staff. Please refer to the AUST(Q) Product Disclosure Statement (PDS) for further details on fees and costs associated with membership.
- Death and Income Protection insurance cover is automatic when members join AUST(Q). AUST(Q) also offers Total and Permanent Disablement Cover as an optional benefit. Please refer to the PDS for further details about insurance.
- Provides for Spouse Contributions.
- No minimum contributions are required.
- Access to additional benefits and services including low cost home loans and competitive banking services through Members Equity Bank.
- Access to special premium rates for members through Manchester Unity.
- Portable superannuation across Australia.

\*Note: past performance is not an indicator of future performance

## Our dedicated Client Services Manager

With all of the information available to you, nothing can replace personal specialised product advice. That is why our Client Services Manager visits employers and members at their workplace to develop strong face-to-face relationships.

On these regular visits our Client Services Manager will educate and inform members and employers about superannuation, the impact of legislative changes and how to get the most out of their AUST(Q) superannuation. AUST(Q) is committed to providing a high level of service to members and employers and to assisting the further growth of the fund.

## Lifetime of Difference Campaign

You may have seen the Industry Super Funds campaign on TV.

AUST(Q) is an Industry Super Fund. As an Industry Super Fund, we never have, and never will, be in the business of making profits for shareholders. The Fund is designed exclusively for the benefit of members and all profits are returned to you.

It's why we say, "Industry Super Funds make a 'lifetime of difference'".

- We return all profits to members – year after year.
- We have low fees – year after year.

It's not just what we do that makes us a smart choice, it's also what we don't do.

- We don't pay commissions to financial advisors or sales agents.
- We don't have shareholders to pay.



# AUST(Q)

## How does an employer participate?

### Complete a Deed of Adherence

To participate, an employer must complete and sign the Deed of Adherence form attached to this Handbook.

The Deed of Adherence is a legal document binding the employer to the provisions of the Trust Deed governing AUST(Q). The employer is then legally required to make monthly contribution payments to the Fund for each of its employees who are members of the Fund.

Contribution payments are to commence from the "Date of Effect" noted on the Deed of Adherence.

All Details, including the "Contact" section, must be completed otherwise the deed may be returned to you.

The completed Deed should be forwarded to:

AUST(Q) Administration  
PO Box 329  
SPRING HILL QLD 4004

### Transfer from an existing Fund

Arrangements can be made to transfer an employee's existing superannuation fund into AUST(Q). Contact the Fund Administrator for further information and a comparison of costs, benefits and services.

## How can I contribute to the Fund?

### Employer contributions payable to AUST(Q)

Industrial awards and agreements require employers to pay contributions into the fund. Virtually all workers whether full-time, part-time or casual, are entitled to receive contributions from their employer. The Federal Government's Superannuation Guarantee ("SG") legislation effective 1 July 1992 requires employers to pay a minimum contribution into a complying superannuation fund in respect of all its employees. Such contributions are generally included in award provisions.

Award provisions state that contributions from employers are paid on a monthly basis. Contributions are due at the end of each calendar month, but employers have until the 14<sup>th</sup> day of the following month to make their payment.

### How much do I contribute?

As an employer, you are required to pay the superannuation amount set out in the Superannuation Guarantee (SG) legislation. Current SG legislation generally requires you to pay 9% of your employee's gross salary into a complying super fund such as AUST(Q). However if your employees work under a specific industrial award or agreement, you are obliged to pay super in accordance with the award or agreement.



## When do I need to make payments?

Currently, in accordance with the Fund's governing rules, an employer must contribute monthly for employees who are members of AUST(Q). Contributions paid monthly will count towards employers meeting their quarterly SG obligations.

Failure to make quarterly contributions by the SG payment date will result in the employer having to pay the Superannuation Guarantee Charge (SGC) to the ATO. The SGC includes an additional administration fee and interest to the ATO. These amounts are not tax deductible to the employer and may be in addition to superannuation contributions already paid to a superannuation fund for the relevant period. Employers must pay SG contributions within 28 days of the end of a quarter to meet their liabilities for that quarter. For more information call the ATO on 13 10 20 or visit their website at [www.ato.gov.au](http://www.ato.gov.au).

### SG contribution payment dates

Quarter	Contribution Due Date
1 July – 30 September	28 October
1 October – 31 December	28 January
1 January – 31 March	28 April
1 April – 30 June	28 July

## Who do I have to pay for?

Most employees, whether full-time, part-time or casual, are covered by the superannuation guarantee legislation.

Exceptions include employees who are:

- Paid less than \$450 in any calendar month – superannuation does not have to be provided that month;
- Aged 70 years and over;
- Non-resident employees who are paid solely for work undertaken outside Australia;
- Under 18 years old and employed part-time (that is, employed to work for no more than 30 hours a week), or
- Paid to do work of a domestic or private nature for not more than 30 hours a week.

Contributions should continue as long as an employee is receiving or is eligible to receive pay, including when the employee is on:

- Sick leave
- Long service leave
- Annual leave
- Jury service or the like
- Paid leaves of absence
- Workers compensation

When an employee is not receiving pay (for example, parental leave, or approved leave without pay) superannuation contributions are not required to be paid.

Employers unsure of their obligations should call the Tax Office Help Line on 13 10 20.

## Member Contributions

Members are not required to contribute to AUST(Q). However, members can increase their benefits by making voluntary contributions. Contributions can be deducted through the employer's payroll system and paid to AUST(Q) with the employer's contributions. Alternatively, the member can make lump sum payments from time to time or use the Direct Debit facility.

Members are not obliged to continue making voluntary contributions. Members can cease and recommence making contributions whenever they wish.

Member voluntary contributions attract interest at the same rate as other contributions.

There is no charge for making voluntary contributions.



## Choice of Fund

Choice of superannuation fund is a law that gives many employees the right to choose which superannuation fund will receive their employer superannuation guarantee contributions.

Choice of superannuation fund started on 1 July 2005. You must offer choice of superannuation fund to eligible employees.

The impact of choice on your workplace is dependent on the type/s of workplace agreements award/s you have in place. Not all employees are eligible for choice. You may have a combination of eligible and non-eligible employees.

Generally, you must offer choice of superannuation fund to an employee unless you make superannuation contributions for that employee under:

- A state award or industrial agreement.
- A certified agreement or an Australian Workplace Agreement.

If you are not sure what award or industrial agreement, if any, your employees are covered by, you can check with your employer association or [www.wagenet.gov.au](http://www.wagenet.gov.au) (for federal awards and agreements and links to information on state awards), or phone the workplace relations department in your state or territory.

## Standard Choice Form

You must provide new employees with the Australian Tax Office (ATO's) Standard Choice Form within 28 days of their commencing work.

You will also need to provide a Standard Choice Form to an eligible employee within 28 days of:

- Receiving a written request from the employee asking for a Standard Choice Form (unless you have provided the employee with a Standard Choice Form within the previous 12 months),
- Becoming aware that you are unable to contribute to the employee's chosen fund,
- Becoming aware that the employee's chosen fund has ceased to be a complying fund; or
- Changing your 'default employer fund'.

You must start to pay SG contributions to your employee's chosen fund **within 2 months** after you have received written notification from your employee of their chosen fund.

You can reject your employee's choice if:

- The fund selected is not an 'eligible choice fund'.
- Your employee has not provided you with the required details about the chosen fund and how you may pay SG contributions to that fund.
- Your employee has not provided you with a written statement from the Trustee of the chosen fund that the fund is a resident regulated superannuation fund which can accept your SG contributions.
- Where the chosen fund is a self managed superannuation fund, your employee has not also provided you with evidence from the ATO that the fund is a regulated superannuation fund.
- Your employee has chosen another fund within the previous 12 months.

You can download the ATO Standard Choice Form with AUST(Q)'s details pre-populated as the default employer fund from our website [www.austq.com.au](http://www.austq.com.au) or contact our Customer Service Centre.

## Default Employer Funds

Employers must select a default 'employer fund' for employees that do not exercise choice.

If you currently make contributions for an employee to an eligible fund nominated in a Federal Industrial Award, this fund will be the default employer fund, for that employee.

If the award nominates more than one fund, you may choose any one of those nominated funds as your default employer fund.

You may select different default employer funds for different types of employees (for example, where the workplace is covered by different awards or agreements).

A default employer fund:

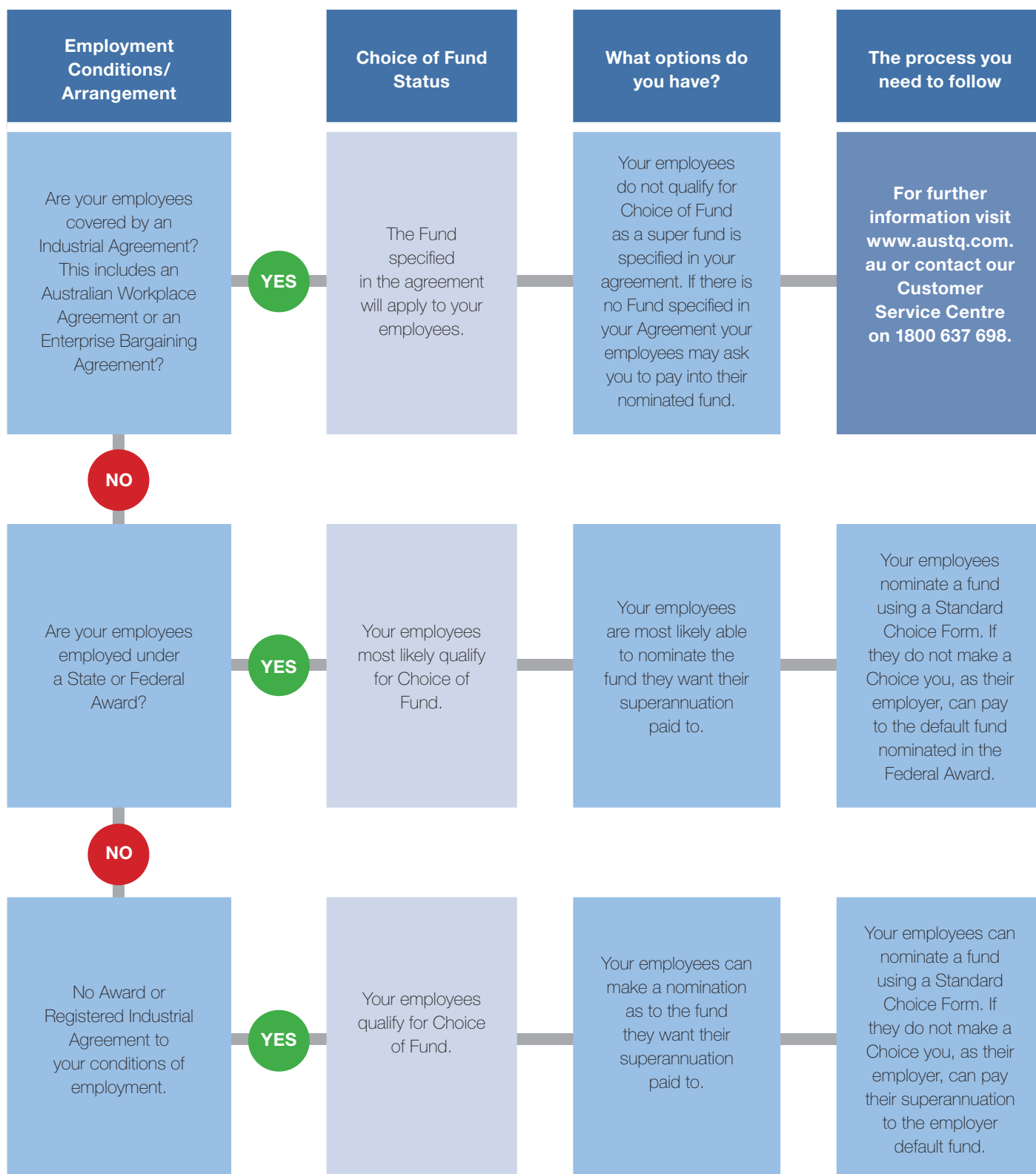
- Must be an 'eligible choice fund' (that is, a complying superannuation fund).
- Must offer a minimum level of life insurance.

**AUST(Q) is an eligible choice fund and meets the insurance criteria.**



## One Super Fund for all your employees

Did you know there are advantages in using AUST(Q) for all your employees, both white collar and blue collar? One fund means you only have to send one payment advice, one payment and only have to deal with one super fund for any of your enquiries.



## Making contributions to AUST(Q)

AUST(Q) offers a number of options for making contributions. The following table indicates which payment options are available for each reporting option.

Remittance Options	Number of Employees	Payment Options				
		Direct Debit	BPAY	POSTbillpay	EFT	Cheque
SuperSite	1 to 30 employees	✓	✓	✓	✓	x
SuperConvertor (Electronic File)	50+ employees	x	x	x	✓	✓
Payroll Reports (Paper)	1 to 100 employees	x	x	x	✓	✓
Paper Contribution Advice	1 to 100 employees	x	✓	✓	✓	✓

### Remittance Options

#### SuperSite – via the website

SuperSite is a secure Internet option for lodging your contribution details.

SuperSite has password protection unique to you. When you access SuperSite for the first time, you will receive a prompt to change the PIN allocated to you. This will ensure peace of mind and make your PIN easy to remember. To register for SuperSite, please complete the form at the back of this Handbook.

#### SuperConverter – Electronic File

SuperConverter is suitable for the most commonly used payroll systems and for employers contributing for more than 50 employees. You produce an electronic file and submit the details via email.

Files can be accepted in Excel, comma-separated or text-based outputs. For specifications to create these reports please contact the Fund Administrator. By providing your data in accordance with our specifications, your contribution details will be loaded electronically into our Administration system.

#### Payroll Reports – Paper

You can provide a paper report from your payroll system as long as the information you provide meets the minimum information required when remitting contributions i.e. member number, name, date of birth and contribution details. This reporting option is not suitable for employers with a large number of employees.

#### Contribution Advice

If none of the other options meet your administration needs, the remaining option is for us to provide you with a paper Contribution Advice towards the end of each pay cycle.

The Contribution Advice will list the members for whom you paid in the last period (providing that the last payment has been fully processed before the current advice was mailed to you). You simply need to update the contribution amount and send the Advice to us.

The Contribution Advice is not an invoice or billing statement. It is provided to assist employees in determining the contributions payable for the particular month.

To complete the Contribution Advice simply:

- Cross off the name of employees who have not been employed at all in the month and advise termination dates if applicable.
- Add on details of new members (membership number, name, address, date of birth, tax file number (if authorised to do so) and number weeks employed).
- Amend any amounts in the “Weeks” and the “Contributions” column if:
  - The member did not work the whole month
  - Add any member voluntary contributions paid in the “Member” column
  - Add any salary sacrifice contributions in the “Salary Sacrifice” column
  - Total each page.
- Contributions are to be paid by employers for members while they are employed and receiving payment of annual leave, sick leave, bereavement leave, jury service, long service leave and worker’s compensation. Once a member leaves employment and receives accrued annual leave as a lump sum, no further contributions are to be paid by that employer for the member.
- Attach any new Member Applications to the original of the Contribution Advice. The copy of the Advice is for the employer’s record.
- Employers must complete a Contribution Advice every month and send it to the Fund Administrator. If no payments are due, write “NIL” on the Advice and fax or post it to us.

A blank Contribution Advice for your first contribution is enclosed at the back of this Handbook.



## Payment Options

### Direct Debit

Direct Debit is available for the SuperSite service only. Direct Debit allows you to authorise the exact amount of your completed SuperSite Contribution Advice to be deducted from your nominated bank account. Submitting your SuperSite Advice will trigger the Direct Debit from your bank account. To remit contributions via Direct Debit please complete the application at the back of this Handbook.

### BPAY

You can use BPAY for contributions associated with SuperSite or the Contribution Advice. After you have completed your SuperSite or Contribution Advice details, you will need to organise the BPAY payment through your financial institution's website or phone service. If using a Contribution Advice, you will then need to mail or fax a copy to us.

### POSTbillpay (Credit Card payments are not accepted)

To pay via POSTbillpay take a copy of your SuperSite remittance advice or your Contribution Advice to your local Australia Post branch and pay by cash, cheque or debit card.

### Electronic Funds Transfer (EFT)

You can transfer contributions electronically from your nominated bank account into our bank account for all of the remittance options. You must record your Employer Number in the EFT Identifier to ensure that your contribution can be directed to your employer account.

The remittance details are contained on the reverse side of your contribution return or will be provided on the website if contributing electronically.

### Cheque/Cash

You can make payments by cheque or cash to us or over the counter at one of our offices or via the post (cheque only). If you are using the Contribution Advice or posting a copy of a Payroll Report, you must ensure that either:

- the cheque is attached with the paperwork; or
- if you are unable to attach the cheque, that you have noted the cheque amount, number and date sent on your paperwork. If you submitted your contribution details via SuperConverter, please ensure you attach a note with your cheque detailing your Employer Number and the period to which the payment relates.

### Non-payment of contributions

The Trustee of AUST(Q) is obliged to take legal action to recover any contributions not paid by an employer. The Trust Deed governing the operation of the Fund permits the Trustee to charge employers an interest penalty if payment is not made on time.

In addition, a letter is sent to members when an employer contribution payment has not been received by the Fund in respect of them for 22 weeks.

## Investment of contributions

The contributions paid to AUST(Q) by employers and members are invested by the Trustee.

The Trustee is mindful that the size of members' benefits on retirement are influenced by how well the Trustee manages the investments.

The Trustee seeks professional advice to assist in making investment decisions.

The Trustee has established investment objectives and a reserving policy to safeguard the interests of all parties. Details of the objectives and policy are contained in the Annual Report to Members.

## Membership of AUST(Q)

### Employees eligible to join AUST(Q)

Any employee of a participating employer whether full-time, part-time or casual can join AUST(Q).

### Membership Application

We encourage all members to complete a membership application form when joining the Fund. The member application is attached to the Member Handbook and Product Disclosure Statement and can be sent by the employer to the Fund Administrator.

Employers should contact the Fund Administrator if there is uncertainty about whether or not an employee is a member of the Fund.

### Deeming Policy

AUST(Q) has recognised the need to simplify the administration of superannuation within our industry and has introduced a deeming policy. All new employees can now be accepted into AUST(Q) without the need to complete a member application form. This will provide a low cost, simple and secure structure to suit the needs of our industry.

To deem an employee as a member of AUST(Q), the administrator will require the employee's full name, address and date of birth details. This information can be included on the Contribution Advice. In order to avoid a higher tax rate applying to your employee's superannuation, you should also advise their Tax File Number if the employee has authorised you to do so.

The employee will automatically be insured for Death and Income Protection and has the option to apply for voluntary Total and Permanent Disablement cover. AUST(Q) will communicate directly with the member and a membership card and welcome letter will be sent to the member.

### Membership cards

A membership card will be issued to the member after a contribution has been received from the employer. The card should be produced by the member when starting with a new employer as proof of membership of AUST(Q). The card indicates the member's membership number.

## Fees and charges

Members are charged a small fee each week to meet the running costs of the Fund. The fees and costs, as at June 2007, are set out below.

Type of Fee or Cost	Amount	How and when paid
<b>Fees when money moves in or out of the fund:</b>		
Establishment fee: The fee to open the member's account	NIL	Not Applicable
Contribution fee: Fee on each amount contributed – either by the member or the employer	NIL	Not Applicable
Withdrawal fee: The fee on each amount withdrawn by the member	\$50.00	Deducted from the member account when a benefit is paid.
Termination fee: The fee when the member closes their account with the fund	NIL	Not Applicable
<b>Management costs:</b>		
The fees and costs for administering each member's account	\$70.20 p.a. (\$1.35 per week)  Plus	Weekly and allocated to the Fund's Administration Reserve Account. The number of weeks is calculated as the number of Thursdays in a given period.
The amount for investing the contributions	0.53% p.a.  Plus	This is the ongoing investment management cost which is deducted from investment earnings before determining the rate of earnings allocated to members' accounts.
Operational asset cost	0.13%	The costs for administration, operational and compliance costs of the Fund which is deducted from investment earnings before determining the rate of earnings allocated to members' accounts.
<b>Service fees:</b>		
Investment switching fee: The fee for changing investment options	NIL	Not Applicable

From 1 July 1995, if a member's account balance is less than \$1,000 it must be protected by law. This means that the administration and reserve charges applied to a member's account cannot exceed the interest credited to the balance, except for periods where the Fund's total investment returns are below the Fund's total administration costs. If this occurs, administration fees up to a maximum of \$10.00 may be charged by the Fund during this period.

Deductions for insurance cover and the Government's compulsory contributions tax remain payable and are not included in administration charges.

For more detailed information on the fees and charges payable on an AUST(Q) member's account, please refer to the Member Handbook and Product Disclosure Statement (PDS).

## The Reserve Account

All the above charges are credited to the Reserve Account. Interest earned on the Fund's investments are also credited to this account. The cost of administration, insurance, audit, legal fees, actuarial fees, investment advice, taxation on earnings, payment of Directors' fees, bank charges and interest distributed to members' accounts are debited against this account.

The balance remains in the Reserve Account but it may be drawn on to boost members' accounts in periods of low interest.

## Lost Members Register

The Australian Taxation Office (ATO) has established a Lost Members Register to record details of superannuation accounts that funds are holding for members they cannot locate or for members whose contribution payments have ceased. For more information contact the ATO on 13 10 20.



## Taxation

### Tax Deductions for Employer Contributions

Employers are eligible to claim a full deduction for all contributions made for employees up to age 75.

Prior to 1 July 2007, employers were only able to make deductions up to the age based limits. For more information, please contact AUST(Q) Administration.

### Employer Contributions

Employer contributions, net of charges for administration and insurance, are taxed at 15% on receipt by the Fund. This is a Federal Government Tax and is deducted by the Fund from contributions received from employers and paid to the Australian Taxation Office.

For more information on Taxation, please refer to the Member Handbook and PDS or contact the Australian Taxation Office on 13 10 20 or speak to a licensed financial adviser.

### Tax File Number (TFN) Obligations

Superannuation funds are now required by legislation to collect their members' TFNs. You must pass an employee's TFN to the superannuation fund of which they are a member, if the employee (member) authorises you to do so.

Employee TFNs must be forwarded when you next make a contribution to the Fund or; where no contribution is made to the Fund, within 14 days of an employee authorising the provision of their TFN. The regulators may impose a penalty each time this requirement fails to be complied with.

Tax File Numbers can be provided in the following ways:

- Members joining AUST(Q) can provide their Tax File Number on their Member Application.
- You may forward your employees' Tax File Numbers on the monthly Contribution Advice. However, the employee must give specific consent to do this.
- The Employment Declaration form now includes an authorisation for employers to provide the Tax File Numbers of their new employees to their superannuation fund.
- Alternatively, members can provide their TFN by:
  - Phone: 07 3307 6444 or country callers 1800 637 698;
  - Website: [www.austq.com.au](http://www.austq.com.au); or
  - At our offices at: Level 11, 120 Edward Street, Brisbane Qld 4001.

AUST(Q) maintains strict security on its members' Tax File Numbers and uses them only for legally authorised purposes.

## Insurance

The Trustee has arranged insurance cover for members. The insurance cover is provided 24 hours per day, 7 days a week whilst an employer is making contributions to the Fund. The level and type of cover selected is at the member's choice but the Fund provides a default option of one unit of death cover and income protection. Total and Permanent Disablement cover is optional.

If the Fund does not receive contributions for any reason, the members insurance will cease 26 weeks (for death cover) and 31 days (for total and permanent disablement cover). Income Protection cover continues for 30 days whilst a member is between jobs providing that the member has accepted a new employment offer with another AUST(Q) Employer prior to ceasing their current employment. If the member is not starting employment with another AUST(Q) Employer, then the Income Protection cover ceases when the member ceases employment or when the employer contributions are not received within one month of when they were due.

All Insurance cover will cease if contributions are not paid when due.

### Making an Insurance Claim

A benefit claim form needs to be completed and signed by the member (or the member's dependants in the event of death) before a benefit can be paid.

Your assistance will be sought in some claims for benefits. If a member dies, you may be asked to advise details of any known dependants. In the case of income protection and total and permanent disablement, you will be required to complete a report about the member's work and provide information about any injuries the member may have sustained.

Contact the Fund Administrator for further information or if you need a claim form for an employee.

Refer to the Member Handbook and Product Disclosure Statement for further information on insurance.



## Communication with employers and members

### Record of Contributions to employers

Shortly after 30 June each year, the Fund will send all participating employers a Record of Contributions paid during the preceding 12 months.

The Record of Contributions will assist in calculating the tax deductions to be claimed by the employer.

All employer contributions (including salary sacrifice contributions) are eligible to be claimed as a tax deduction by the contributing employer. For more information, please refer to page 11.

### Benefit Statement to members

Benefit Statements are posted to members twice a year; in March for the six months to 31 December and in September for the 6 months to 30 June.

The Benefit Statement provides details to members of the dates when employer contributions were paid as well as the month when those contributions were due.

## Annual Report to Members

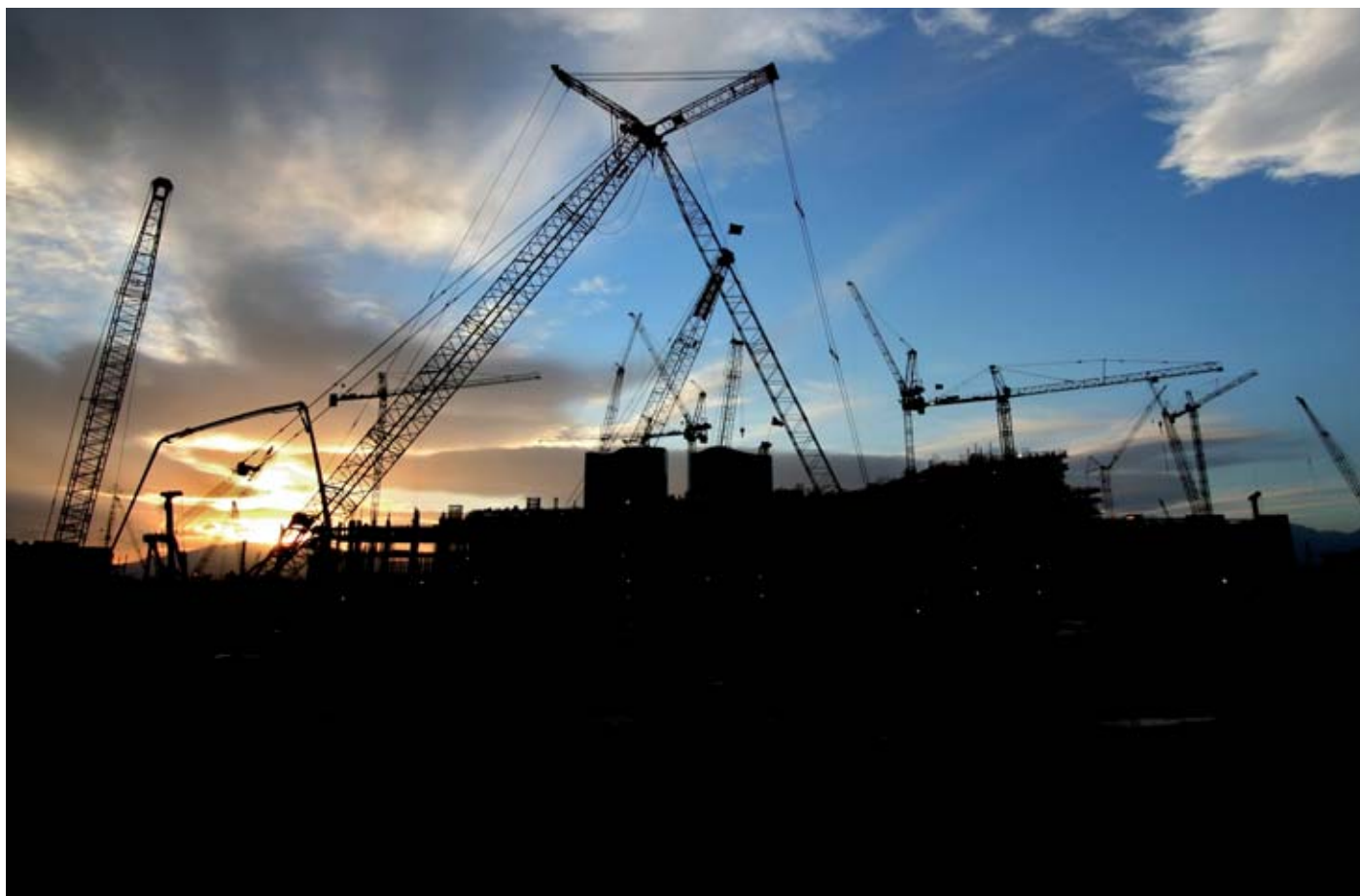
All participating employers and members will receive a copy of the Fund's Annual Report to Members. This report will advise the latest Government provisions affecting superannuation together with other information about the Fund generally.

## Changes to member and employer information

It is critical that the Fund is advised of any changes to an employer's address, business name or nature of business.

It is also critical that the Fund is advised of any changes in circumstances that may affect the payment of benefits to members. An incorrect or outdated address can prevent members from receiving their 6 monthly benefit statements and other information about their membership of the Fund. Much of the money in the Fund will be preserved until a member reaches their retirement age. Therefore, it is important that a member's address is always current.

You can contact the Fund Administrator for a supply of change of member details form. This form can be used to advise a change of address, name and/or beneficiary. If the member's name has changed, a copy of a marriage certificate, deed poll or statutory declaration must be attached to the notification form and forwarded to the Fund Administrator.



## Other Information about AUST(Q)

AUST(Q) was established in July 1985 to provide retirement benefits for industry workers in Queensland. The Trustee company of AUST(Q) is A.U.S.T. (Queensland) Pty Ltd A.B.N. 65 010 677 013.

AUST(Q) now provides retirement benefits for members across a range of industries in Queensland.

## Rules of AUST(Q)

AUST(Q) has rules which determine how the Fund must operate and what benefits can be paid to members. These rules are set out in a legal document called a Trust Deed. If you wish to obtain a copy of any of the rules of AUST(Q), contact the Fund Administrator.

The Trust Deed governing the Fund is amended from time to time to ensure that it continues to comply with government regulations.

## Complying Fund

AUST(Q) is a complying fund. This means the Fund follows certain rules set down by the Government for the operation of all superannuation funds.

AUST(Q) qualifies for lower tax rates because it is a complying fund.

## Management of AUST(Q)

A Trustee company, A.U.S.T. (Queensland) Pty Ltd. A.B.N. 65 010 677 013 is responsible for running AUST(Q).

The company has five (5) Directors. Participating employer associations and employee unions have nominated two Directors each. One independent Director makes up the total of five.

## Appointment of employer representative directors

The employers of the fund are represented by directors nominated and elected by the Australian Industry Group – (Queensland) and the Queensland Master Builders Association.

Collectively, these employer organisations have the power to elect two directors to represent the employers. They also have the power to replace or remove any director elected by them.

## Administration of AUST(Q)

The day-to-day administration of the Fund is handled by Superpartners.

Superpartners is a major provider of multi-employer superannuation administration services in Australia.

## Service providers

The Trustees of AUST(Q) employ the services of the following professional firms:

Administrator:	Superpartners
Client Services Manager:	Superpartners
Auditor and tax agent:	William Buck
Insurer:	CommInsure and Australian Income Protection
Investment adviser:	JANA Investment Advisors
Debt Collector:	Bridgement Smith
Lawyers:	Corrs Chambers Westgarth and Deacons
Bank:	National Australia Bank



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## Employer Deed of Adherence

### Employer Details Please use Block Letters

Full Employer Name (Company Name, Sole Proprietor or Partner):		
ABN/ACN:	Trading Name:	
Address:		
Suburb/Town:	State:	Postcode:

### Contact Details Please use Block Letters

Title:	First Name:	Surname:
Business Address:		
Suburb/Town:	State:	Postcode:
Telephone:	Facsimile:	
E-mail Address:	Mobile:	

### Pay Details Please use Block Letters

When does your next payment period end?:	Pay Period: <input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
Number of employees in AUST(Q):	Total number of employees:

### Options for Submitting your Contribution Details Please refer to page 8 for further details

<input type="checkbox"/> SuperSite (Please complete a SuperSite Registration form)	<input type="checkbox"/> SuperConvertor	<input type="checkbox"/> Paper based reports
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### Preferred Payment Options

Direct Debit    BPay    EFT    Cheque

<input type="checkbox"/> I would like to be contacted by the Client Services Manager to discuss the options available.	
Please nominate if you would like AUST(Q) to forward stationery items for you to provide to your employees	Qty
<input type="checkbox"/> Member Handbook and Product Disclosure Statements	
<input type="checkbox"/> Transfer Protocol forms	
<input type="checkbox"/> Annual Reports	
<input type="checkbox"/> Choice of Fund forms	

Please complete the reverse side of this form >

## Employer Deed of Adherence

(continued)

TO THE TRUSTEE A.U.S.T. (QUEENSLAND) PTY LTD.

Application is hereby made to become a participating Employer in the Allied Unions Superannuation Trust (Queensland) under the Trust Deed which governs the Trust, and I/we hereby agree to be bound by the Trust Deed and to make contributions to the Trust, in respect of each employee who is a member of the Trust, at a rate which is the greater of:

- (a) any amount contained in a site or industrial agreement, industrial award or EBA; or
- (b) the Superannuation guarantee contributions.

The participating employer agrees to advise employees that it will disclose to AUST(Q) personal information necessary to administer their membership of the Fund.

This deed is to take effect from: \_\_\_\_\_ (the commencement date of contributions)

Signed by the employer on: \_\_\_\_\_ (date) at: \_\_\_\_\_ (Suburb/Town)

in the State of: \_\_\_\_\_

### COMPLETE ONLY THE SECTION BELOW APPROPRIATE TO YOUR BUSINESS STRUCTURE.

Company			to execute here
Director Name:	Director/Company Secretary Name:	Affix Company Seal (if applicable):	
Director Signature:	Director/Company Secretary Signature:		

Partnership				to sign here
Partner's Name:	Partner's Signature:	Witness Name:	Witness Signature:	
Partner's Name:	Partner's Signature:	Witness Name:	Witness Signature:	
Partner's Name:	Partner's Signature:	Witness Name:	Witness Signature:	
Partner's Name:	Partner's Signature:	Witness Name:	Witness Signature:	

Sole Proprietor				to sign here
Name:	Signature:	Witness Name:	Witness Signature:	

## SuperSite Registration

### Business Details

Please use Block Letters

AUST(Q) Employer Number:

If you currently participate in the Fund, please provide your Employer Number to ensure correct identification.

Business Name:

Company Name:

(Use full company name and not abbreviations)

ABN/ACN:

Registered Address:

Suburb/Town:

State:

Postcode:

### Contact Details

Please use Block Letters

Postal address: (if different from above)

Suburb/Town:

State:

Postcode:

Primary Contact Name:

Position:

Telephone:

E-mail Address:

Facsimile:

Mobile:

Secondary Contact Name:

Position:

Telephone:

E-mail address:

Facsimile:

Mobile:

### Password

Please use Block Letters

For your added security, we ask that you nominate a password of up to ten letters for identification purposes. You will need to quote your password to our Customer Service Operator when making telephone requests about your Contribution Advice or payments.

**Please record this password, as we will not confirm it in writing.**

Password:

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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### Reminders

We may send you an e-mail reminder to advise that your Contribution Advice is due.

### Authorisation

Signature:

Date:

Name: (please print)

Company Position:

Please complete the reverse side of this form >

## SuperSite Registration

(continued)

### Contribution Payment Methods – Your Options

After submitting your SuperSite Contribution Advice on the Internet, you can **choose** from **one** of four flexible payment options. If you select BPAY or POSTbillpay, there is no need to complete any additional forms.

- BPAY** – make contribution payments through your financial institution, either via their website or their phone banking service, using your preferred bank account, excluding credit cards.  
*Payment options are automatically available when your SuperSite registration is processed.*

*or*

- Direct Debit** – submit your completed Contribution Advice, and it will automatically trigger the correct deduction from your bank account. *If you wish to make Direct Debit payments, you will need to complete the 'Employer Direct Debit Request' form found in this Handbook.*

*or*

- EFT** – after registering, you can transfer the contribution electronically from your nominated bank account directly into the Fund's account. *If you wish to make an EFT payment, you will need to complete the 'Application for EFT Payments' form below. For the terms and conditions please refer to: [www.austq.com.au/eft.html](http://www.austq.com.au/eft.html)*

### Employer Authorisation

Please complete

#### TERMS AND CONDITION OF USE

By completing the Employer Authorisation section below, you agree to the following:

- You will use your AUST(Q) Employer Number, each time you make contribution payments directly into the AUST(Q) bank account via EFT.
- You will only use the AUST(Q) bank account to make EFT payments into.

Applicant's Name:

Applicant's Title:

Applicant's Signature:

Date of Application:

## Employer Direct Debit Request

You should read the attached Direct Debit Service Agreement before completing this Direct Debit application. Ensure that you retain a copy of the Service Agreement for your records.

**Request and Authority to debit the account named below to pay AUST(Q) Administration**

**THIS FORM MUST BE COMPLETED IN FULL**

### Request and Authority to Debit

Please use Block Letters

AUST(Q) Employer Number:

If you currently participate in the Fund, please provide your Employer Number to ensure correct identification.

Surname or Company Name:

Your Given Name or Company ABN/ACN:

request and authorise AUST(Q) Administration (Superpartners Pty Ltd, ABN 57 078 907 883), the user, (user ID number 192222) to arrange for any amount AUST(Q) Administration may debit or charge you to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified below and paid to the Debit User, subject to the terms and conditions of the Direct Debit Request Service Agreement [and any further instructions provided below].

### Financial Institution Details

Please use Block Letters

Financial Institution Name:

Financial Institution Address:

Account Name:

BSB Number:    -    Account Number:

### Acknowledgement

By signing this Direct Debit Request, you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and AUST(Q) Administration (Superpartners Pty Ltd, ABN 57 078 907 883) as set out in this Request and in your Direct Debit Request Service Agreement.

**Direct Debit Instruction:** When you submit a Contribution Advice, we will advise you of the day on which your account will be debited. The Debit will occur on the next processing cycle, which may be up to 14 days from the date of your advice.

Signature:

Date:

Full Name: (please print)

Position:

Address:

Suburb/Town:

State:

Postcode:

Please read the reverse side of this form >

## Direct Debit Request Service Agreement

**YOU SHOULD READ THE DIRECT DEBIT SERVICE AGREEMENT BEFORE COMPLETING THE DIRECT DEBIT APPLICATION. ENSURE THAT YOU RETAIN THIS SERVICE AGREEMENT FOR YOUR RECORDS.**

### Definitions

**Account** means the account held at your financial institution from which we are authorised to arrange for funds to be debited.

**agreement** means the Direct Debit Request Service Agreement between you and us.

**business day** means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

**debit day** means the day that payment by you to us is due.

**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 AUST(Q) Administration (Superpartners Pty Ltd, ABN 57 078 907 883) you have authorised by signing a direct debit request.

**You** means the customer who signed the direct debit request.

**Your financial institution** is the financial institution where you hold the account that you have authorised us to arrange to debit.

### 1. Debiting your account

- 1.1 By signing a direct debit request, you have authorised us to arrange for funds to be debited from your account. You should refer to the direct debit request and this agreement for the terms of the arrangement between us and you.
- 1.2 We will only arrange for funds to be debited from your account as authorised in the direct debit request.
- 1.3 If the debit day falls on a day that is not a business day, we may direct your financial institution to debit your account on the following business day. If you are unsure about which day your account has or will be debited, you should ask your financial institution.

### 2. Changes by us

- 2.1 We may vary any details of this agreement or direct debit request at any time by giving you at least fourteen (14) days' written notice.

### 3. Changes by you

- 3.1 Subject to 3.2 & 3.3, you may change the arrangements under a direct debit request by contacting us on 1800 637 698 or electronically.
- 3.2 If you wish to stop or defer a debit payment, you must notify us in writing at least fourteen (14) days before the next debit day. This notice should be given to us in the first instance. Please send the notification to the postal address marked below, or via email to [austq@superpartners.com.au](mailto:austq@superpartners.com.au) or via SuperSiteTM.
- 3.3 You may also cancel your authority for us to debit your account at any time, by giving us fourteen (14) days notice in writing before the next debit day. This notice should be given to us in the first instance. Please send the notification to the postal address below, or via email to [austq@superpartners.com.au](mailto:austq@superpartners.com.au) or via SuperSiteTM.

### 4. Your obligations

- 4.1 It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the direct debit request.
- 4.2 If there are insufficient clear funds in your account 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 your account by an agreed time so that we can process the debit payment.

- 4.3 You should check your account statement to verify that the amounts debited from your account are correct.

- 4.4 If AUST(Q) Administration (Superpartners Pty Ltd, ABN 57 078 907 883) is liable to pay goods and services tax ('GST') on a supply made in connection with this agreement, then you agree to pay AUST(Q) Administration (Superpartners Pty Ltd, ABN 57 078 907 883) on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

### 5. Dispute

- 5.1 If you believe that there has been an error in debiting your account, you should notify us directly on 1800 637 698 and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly.
- 5.2 If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.
- 5.3 If we conclude as a result of our investigation that your account has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding.
- 5.4 Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still refer it to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

### 6. Accounts

- 6.1 You should check:
  - (a) with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions;
  - (b) Your account details which you have provided to us are correct by checking them against a recent account statement; and
  - (c) With your financial institution before completing the direct debit request if you have any queries about how to complete the direct debit request.

### 7. Confidentiality

- 7.1 We will keep any information (including your account details) in your 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.
- 7.2 We will only disclose information that we have about you:
  - (a) to the extent specifically required by law; or
  - (b) for the purposes of this agreement (including disclosing information in connection with any query or claim).

### 8. Notice

- 8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to AUST(Q) Administration.
- 8.2 We will notify you by sending a notice in the ordinary post to the address you have given us in the direct debit request.
- 8.3 Any notice will be deemed to have been received two business days after it is posted.



## Guidance for Completion of Your Return

### 1. Membership Details

Employees for whom contributions were made on your last payment processed, together with members who recently completed an application indicating your company as the employer will be listed on your next Contribution Advice.

Please complete any missing details, or correct any details, which are shown incorrectly.

### 2. Member Tax File Numbers (TFN)

If a member does not have their TFN held by their superannuation fund, there are serious tax consequences for the member, including:

- We will be unable to accept member contributions;
- Employer contributions will be subject to an additional 31.5% tax; and
- Benefit payments will be taxed at higher rates.

All employers have a legal obligation to forward TFN's of new employees to their superannuation funds. You can also pass on TFN's provided you have the employee's authorisation.

### 3. New Employees who are not Existing Members

If a new employee has joined the Fund in the last month, list their member number, full name, address and date of birth together with the payment details on this return. In accordance with privacy laws, employees should be aware that this information will be passed to the fund.

### 4. Deleting Membership/Last Payment for Members

If any of the employees listed on your next Contribution Advice did not work for you in the last payment month, please cross out the information or if the employee is receiving their payment, advise their date of termination.

### 5. Payment Details

Weeks relates to the number of weeks (or part weeks) the employee worked for you during the month. Weeks are calculated by the number of Friday's or your designated payday in the month.

Additional contributions are those payments made in excess of SG or Award requirements by you or your employees.

Member (after tax) is for member contributions made from next wages.

Salary Sacrifice is for member contributions from pre tax salary.

Mandated employer contributions should be included in the Employer Agreed/SG column. Mandated employer contributions are those contributions you make to fulfil your SG obligations or your obligation to make contributions for the member under an industrial award or certified agreement.

If you are contributing as a result of an Industry Agreement/Award decision, Agreed contributions will be the amount determined by the Agreement/Award from time to time. If you are paying superannuation contributions, the amount cannot be less than the payment required under the Government Superannuation Guarantee.

### 6. Payment of Contributions

Payments are due on the last day of the payment month. Please make your cheque payable to AUST(Q) and post your cheque with the original of this return to the Administrators.



**AUST(Q)**

[www.austq.com.au](http://www.austq.com.au)

PO Box 329  
Spring Hill QLD 4004

Level 11  
120 Edward Street  
Brisbane QLD 4000

ABN 65 010 677 013  
SFN 268339  
SPIN AUT0100AU

RSE Licence Number: L0001168  
RSE Registration Number: R1004823

**FUND ADMINISTRATOR**

Superpartners

PO Box 329  
Spring Hill QLD 4004

Level 11  
120 Edward Street  
Brisbane QLD 4000

Telephone: (07) 3307 6444  
Country callers: 1800 637 698  
Facsimile: (07) 3210 0088

[www.austq.com.au](http://www.austq.com.au)

**CLIENT SERVICES MANAGER**

Telephone: (07) 3307 6450

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