

Compliance and Contributions

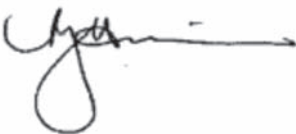
To Whom It May Concern,

I certify, on behalf of the Trustee of the AUST(Q) Superannuation Fund (the Fund), that:

- The Fund is a resident regulated superannuation fund within the meaning of the Superannuation Industry (Supervision) Act 1993 ("SIS Act").
- The Fund is a complying superannuation fund within the meaning of the SIS Act and has never received a notice of non-compliance from the Australian Prudential Regulation Authority.
- The Fund is able to accept superannuation contributions for eligible persons. These contributions are maintained and subsequently paid only in accordance with the Superannuation Industry (Supervision) Regulations.
- The Fund is not subject to a direction under section 63 of the SIS Act, to not accept employer contributions.
- The Fund has never previously been subject to a direction under section 63 of the SIS Act.

Dated 12 February 2009.

Yours sincerely,

A handwritten signature in black ink, appearing to be "John", written over a horizontal line.

AUST(Q) Administration

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	EFT	Cheque
Super Form	1 to 4 employees	X	✓	✓	X
SuperSite	1 to 30 employees	✓	✓	✓	X
Super FileManager (Electronic File)	50+ employees	X	✓	✓	✓
Payroll Reports (Paper)	1 to 100 employees	X	X	✓	✓
Paper Contribution Advice	1 to 100 employees	X	✓	✓	✓

Remittance Options

Super Form – via e-mail

Each contribution period, AUST(Q) will send you an email reminding you to submit your contributions.

The email will advise you how to access the Super Form website where you will be prompted to answer questions to verify your identity.

Once verified, you can easily:

- Complete and submit your contribution advice
- Edit, add or remove members from the contribution advice
- Receive all the necessary reference details to pay by either BPAY or EFT from your own bank.

It's a service that's quick, simple and highly convenient.

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.

Super FileManager – Electronic File

Super FileManager 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 employers 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, if known, full name, address, date of birth, tax file number (if authorised to do so) and number weeks employed and the contribution amount).
- Add or 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 your 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.

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 Super FileManager, 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.

