



# Voluntary contributions

This is the voluntary contributions form for PSSap and ADF Super Members.

Use this form to:

- make a personal (after-tax) contribution to your account (provide **your** details at **Section A**)
- or
- make a contribution to your spouse's account (provide **your spouse's** details at **Section A**)

## Before you get started, some things to note:

- If you are aged between 67 and 74, we can only accept personal contributions for a financial year if you satisfy the work test for that year – which means that you must have worked at least 40 hours in a period of not more than 30 consecutive days in the financial year.
- You must be a contributing member in order for personal (after-tax) contributions to be accepted to your account.
- Your spouse must be a contributing member of PSSap/ADF Super in order for spouse contributions to be accepted to their account. A contributing member is a member for whom employer super contributions are being paid to their PSSap/ADF Super account.
- You should consider the concessional and non-concessional contribution caps when making extra contributions.
- We must hold your Tax File Number (TFN) before we can accept your personal (after-tax) contributions.
- We must hold your spouse's TFN before we can accept your spouse contributions.

Further information on conditions that apply to each contribution type, including eligibility, age limits, contribution caps and work test rules is available online at [csc.gov.au](http://csc.gov.au) and [ato.gov.au](http://ato.gov.au)

**Want to contribute via BPAY or salary deduction?**  
Go straight to **Section C** of this form to find out how.

## Your privacy is important to us

We're committed to protecting your privacy. We collect your personal information for the purposes of providing superannuation services to you, improving our products and keeping you informed. We will only share your personal information where necessary for providing superannuation services to you. This may include disclosing your personal information to our scheme administrator, service providers or government or regulatory bodies. Your personal information may be accessed overseas by our service providers. Please see our privacy policy for full details. Your personal information will not be otherwise used or disclosed unless required or permitted under law.

A full copy of our privacy policy as well as the privacy complaint process is available at [csc.gov.au](http://csc.gov.au)





# Your Details

Provide the details of account you would like your contribution deposited into. If you are making a spouse contribution, these will be details of your spouse's PSSap/ADF Super account.

Member # PSSap

Member # ADF Super

Title  Mr  Mrs  Ms  Miss  Other

Surname

Given name(s)

Date of birth   /   /

Residential Address

**SUBURB**  **STATE**  **POSTCODE**

Postal Address

**SUBURB**  **STATE**  **POSTCODE**

Phone # **HOME NUMBER**

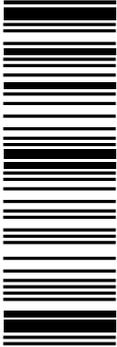
**MOBILE NUMBER**

Email

@

Your Tax File Number (TFN)

I have already provided my TFN to PSSap/ADF Super



**Important:** Under the *Superannuation Industry (Supervision) Act 1993*, CSC is authorised to collect, use and disclose your tax file number. We may disclose your tax file number to another superannuation provider when your benefits are being transferred, unless you request to us in writing that your tax file number not be disclosed to any other superannuation provider. Declining to quote your tax file number is not an offence, however giving your tax file number to us will have the following advantages:

- we will be able to accept all permitted types of contributions to your account/s;
- other than the tax that may ordinarily apply, you will not pay more tax than you need to—this affects both contributions to your superannuation and benefit payments when you start drawing down your superannuation benefits; and
- it will make it much easier to find different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

## B Contribution Type

I wish to make the following contribution:

A personal (after-tax) contribution to my own PSSap/ADF Super account, and I declare that:

I am aged 66 or under

or

I am aged between 67 and 74 and have worked at least 40 hours in a consecutive period of 30 days during this financial year (work test).

OR

I am aged between 67 and 74 and do not meet the work test, but am eligible for the work test exemption. I can confirm that (all 3 must be ticked):

I met the work test last financial year

I had a total superannuation balance\* of less than \$300,000 at the last 30 June

I wish to claim the work test exemption this financial year and have not claimed the work test exemption in the past

\* Your total superannuation balance is comprised of all your super assets, including pensions. If you are unsure of your total superannuation balance, this figure can be obtained from the ATO.

Based on your answers above, CSC will determine whether it can accept and retain contributions made by you, or on your behalf. If CSC determines that you do not meet the work test (or the work test exemption), any voluntary contributions already received by the fund from you, or on your behalf, in the specified financial year, are required to be returned.

OR

A contribution to my spouse's PSSap/ADF Super account (eligible spouse contribution)

**Note:** A tax offset of up to \$540 is available to a tax-payer who makes contributions into their spouse's account where the spouse's income is less than \$40,000 pa, the spouse has not exceeded their non-concessional contribution cap and does not claim the contribution as a tax deduction. They must also have a Total Super Balance below \$1.7 million. Refer to [ato.gov.au](http://ato.gov.au) for further information.

For the purpose of establishing whether my spouse is eligible to receive an eligible spouse contribution into their PSSap/ADF Super account, I declare that my spouse:

lives with me on a permanent basis

is a resident of Australia

is not employed by me

and

is aged 66 years or below

or

is aged 67 to 74 and has worked at least 40 hours in a consecutive of 30 days during this financial year.

## C Contribution Method

**Option 1:** BPAY

You do not need to complete this form, simply log into **PSSap/ADF Super Member Online**, click on contributions and follow the prompts to generate your BPAY and Customer Reference Number (CRN). Once you have obtained your CRN, you can make a BPAY payment by logging into your financial institution.

You will need a password to use **PSSap/ADF Super Member Online**. If you do not have a password or have misplaced it, please call or email us during business hours.

**Option 2:** Regular payroll deductions

Contact your personnel section or payroll department if you want to make regular contributions to your PSSap/ADF Super account, you can ask your employer to deduct super contributions from your after tax salary. If you wish to contribute before tax amounts to super each pay period, ask your personnel section about your salary sacrifice options.

