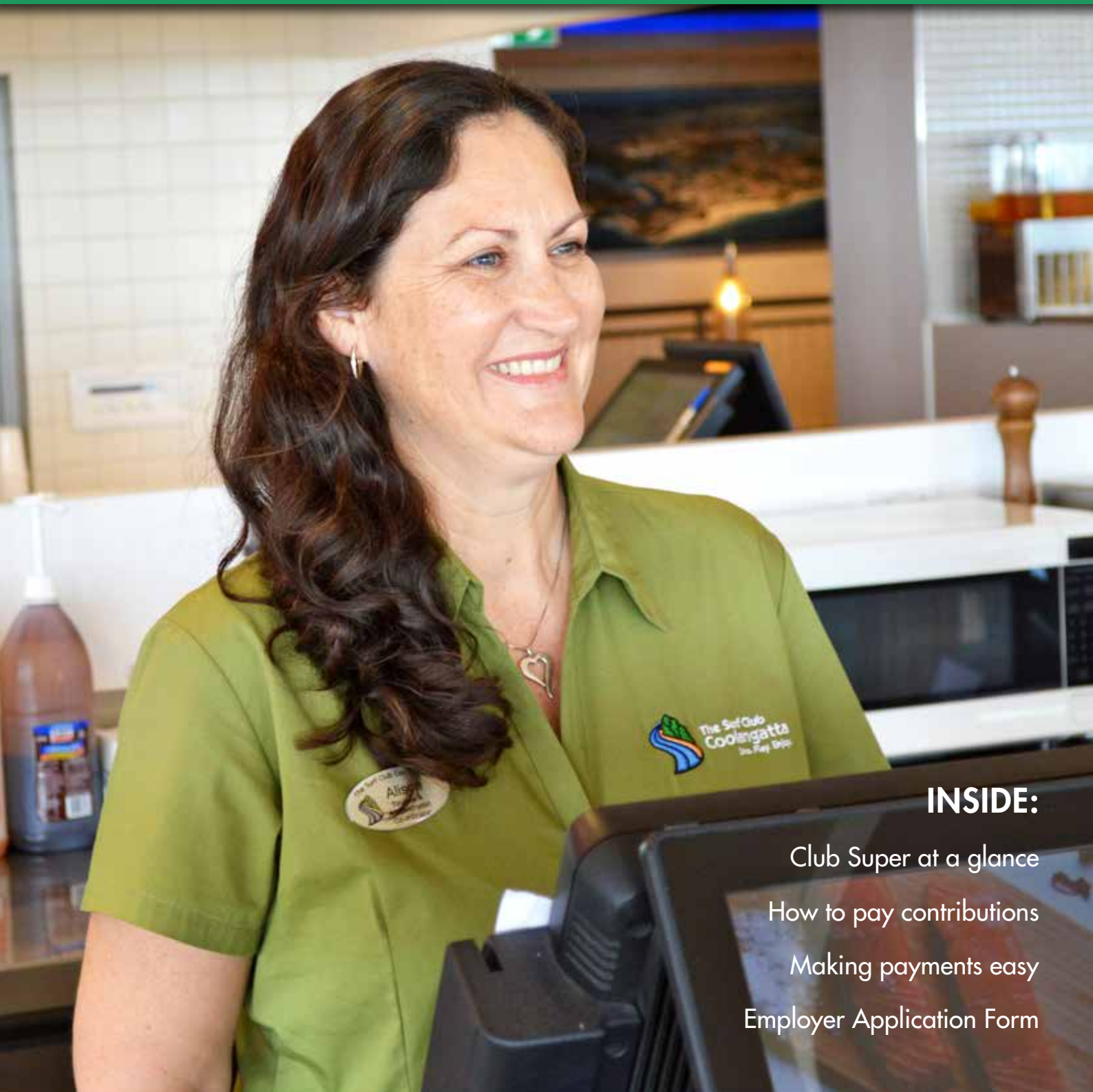


Employer Handbook

ISSUED DECEMBER 2018



INSIDE:

Club Super at a glance
How to pay contributions
Making payments easy
Employer Application Form



**YOUR QLD
INDUSTRY
SUPERFUND**

**SUPER
STREAM**

**clubsuper
LEADERSHIP
INSTITUTE**

clubsuper
right beside you

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It's a **club** thing

Club Super understands the Club industry and we look forward to assisting you with your superannuation administration needs. Our aim is to make superannuation easier for you and your staff.

This handbook explains everything you need to know as an employer contributing to Club Super.

Club Super employers should also read the *Club Super Product Disclosure Statement (PDS)* for information about the Fund's investment options and insurance benefits for members. It is located on our website, clubsuper.com.au or you can call **1300 369 330** for a copy.

By law, you, the employer, must not provide financial product advice or recommend a fund, unless you are an Australian Financial Services Licensee.

Disclaimer

The information contained in this document is correct at the date of issue. Changes to Government legislation or superannuation rules made after this date may affect its accuracy. Unless the changed information is significant, we may not always update or replace this document to reflect the changes.

Please note that this Employer Handbook is not a substitute for the Trust Deed which is the legal document governing Club Super. A copy of the Trust Deed is available on the Club Super website. Any questions about the Trust Deed or the Handbook should be directed to Club Super.

This information is of a general nature and does not take into account your individual financial situation, objectives or needs. Before acting on this advice, you should consider the appropriateness of the advice, having regard to your objectives, financial situation and needs. You should obtain a copy of the Fund's Product Disclosure Statement (PDS) (available at clubsuper.com.au) and consider the PDS before making any decision. If you require specific advice, you should contact a licensed financial adviser. Club Plus Qld. Pty. Ltd. (ABN 30 010 892 396), the Trustee of Club Super (ABN 12 737 334 298) is Corporate Authorised Representative No. 268814 under Australian Financial Services Licence No. 238507 and is authorised to provide general financial product advice in relation to superannuation. Club MySuper Product Unique identifier is 12737334298988.

Welcome

Club Super is a Queensland industry superfund that understands the unique needs of our Members and Employers.

With a dedicated Club Super team, flexible insurance solutions and a product designed exclusively to meet the needs of your industry, Club Super has positioned itself as the fund that is **right beside you**.

CONTACT DETAILS

Fax: (07) 3236 0555

Website: clubsuper.com.au

Phone: 1300 369 330

Email: info@clubsuper.com.au

Postal Address:

PO Box 10726
Brisbane Adelaide Street
QLD 4000

Business Address:

Level 2 - West Tower
410 Ann Street
Brisbane QLD 4000

Club Super has been taking care of employers' superannuation needs in the sporting, recreational club and associated industries since 1989. The Trustee company of Club Super is Club Plus Qld Pty Ltd.

There are three Employer Representative Directors and three Employee Representative Directors. This ensures the Board of Trustees satisfies 'equal representation' requirements and that the key stakeholders in the Fund, being employees and employers, have an equal say in decision making.

The Fund complies with Commonwealth Government Superannuation legislation meaning that it qualifies for concessional tax rates.

It also means that the Fund can accept Superannuation Guarantee contributions and is authorised to offer a MySuper product.

Club Super satisfies the insurance requirements under Choice of Fund legislation and as such is able to operate as an employer (default) fund.

On retirement, a benefit may be paid to the member as a lump sum or as an income stream.



Club Super at a Glance

Who can join Club Super?

Employers who complete an *Employer Application Form* can contribute to Club Super. Your employees are then eligible to become members of Club Super, whether they are employed on a full time, part time or casual basis.

How much will it cost?

There are no fees payable by Club Super employers.

For full details and explanation of the fees and costs charged to members including how and when they are charged, please refer to the latest *Club Super PDS*.

What investment options does Club Super offer?

Club Super is authorised to offer a MySuper product to its members.

Club Super members can also choose how their retirement savings are invested. Club Super offers a choice of investment options to suit the different needs and objectives of members.

The *Club Super PDS* and the *Additional Information – How we invest your money* document provide information relating to the investment performance, investment objectives and asset allocations for each investment option.

These documents can be found at clubsuper.com.au/Members/Publications

What insurance cover does Club Super offer?

Club Super provides 24 hours a day insurance cover for Death, Total and Permanent Disablement (TPD) and Income Protection (SalarySafe) benefits for members that are eligible.

On joining Club Super, eligible members will automatically receive Death and TPD insurance, and Income Protection cover. This is provided that an up to date Superannuation Guarantee contribution is received by Club Super on their behalf.

For detailed information, please read our *Additional Information – Insurance in your super* document found at clubsuper.com.au

How easy is it to make contributions to Club Super?

Club Super understands the time constraints placed on employers today. We provide employers with time effective solutions to assist them with paying their employees' superannuation contributions.

You can pay your contributions via the following channels:

- 1) Clearing House
- 2) Employer Online

See page 14 of this handbook for more details.

How do I find out more information about Club Super?

To find out more information about Club Super please visit our website clubsuper.com.au or call our Client Contact Centre on **1300 369 330**.

You can also arrange for a Client Services Manager to visit your workplace to assist with any of your superannuation needs. Call **1300 369 330** or email info@clubsuper.com.au

Your privacy is important to us.

When your employer details and your employees' (Club Super members) personal details are provided to Club Super, they are securely stored and are accessible only to authorised personnel and third parties for required administration purposes.

They may be disclosed to authorised personnel, third parties, relevant Government agencies and service providers (including Independent Fund Administrators & Advisers Pty Ltd and group life insurers) who provide administrative and other services to fund members in order to:

- administer their account
- provide insurance cover
- conduct market research and analysis
- develop products and improve services
- meet legislative and regulatory obligations; and
- communicate with them about superannuation matters.

WHY CHOOSE CLUB SUPER?

As an employer you can benefit from:

1. an efficient and experienced administration team;
2. a quick, easy and free Employer Online system for paying your contributions;
3. the use of a Clearing House facility to simplify your contribution payments and reduce paperwork;
4. our experienced Client Services Managers who can visit your workplace and talk to your employees;
5. frequent communication to keep you up to date; and
6. a great selection of services to offer your employees to help them achieve their retirement goals.

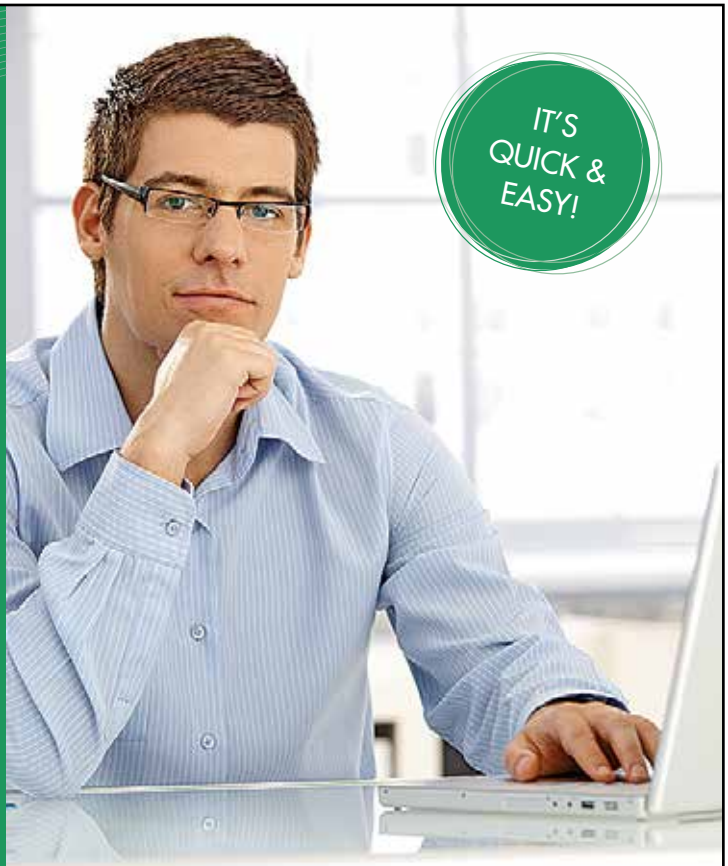
DID YOU KNOW

Your staff can join online and be issued with a Club Super member number immediately.




To arrange, simply contact your friendly Client Services Manager or call 1300 369 330.





At Club Super, our aim is to make superannuation easier for all our employers.

IT'S
QUICK &
EASY!



6 step joining checklist

- 1 ☐  **COMPLETE THE EMPLOYER APPLICATION FORM**
located at the back of this handbook. Don't forget to keep a copy for your records
- 2 ☐  **CHOOSE YOUR METHOD OF CONTRIBUTIONS**
(please refer to page 14 of this handbook)
 - 1 **CLEARING HOUSE**
 - 2 **EMPLOYER ONLINE**
- 3 ☐  **DIRECT RELEVANT STAFF TO THE CHOICE OF SUPER FUND (NOMINATION FORM)**
(This form is available on the Club Super website clubsuper.com.au/members/forms or via the Australian Tax Office (ATO) website ato.gov.au)

 **Did you know?**
Employers are now exempt from providing "Choice of Fund" forms to employees on temporary resident visas.
- 4 ☐  **COLLECT, RECORD AND ACT ON CHOICE OF SUPER FUND FORM FROM STAFF**
- 5 ☐  **SET UP PREFERRED METHOD OF PAYMENT**
(please refer to page 15 of this handbook)
 - 1 **BPAY**
 - 2 **DIRECT DEBIT**
 - 3 **ELECTRONIC FUNDS TRANSFER**
- 6 ☐  **MAKE YOUR SUPER GUARANTEE (SG) CONTRIBUTIONS**

To find out more information about Club Super please visit our website clubsuper.com.au or call our Client Contact Centre on **1300 369 330**.

Contributions

Club Super accepts the following contributions;

Concessional contributions in the form of:

- Employer contributions;
- Salary Sacrifice contributions; and
- Self employed contributions

Non-concessional contributions in the form of:

- Member personal contributions (from after-tax pay);
- Spouse contributions; and
- Excess concessional contributions.

Club Super also accepts Government co-contributions and Low Income Super Contributions which are not counted as non-concessional contributions.

For information about contribution limits and the taxation of superannuation please see *Additional Information - How super is taxed* located on our website clubsuper.com.au or call **1300 369 330** for more information.



YOUR RESPONSIBILITIES

As an employer you have certain obligations to your employees.

When it comes to superannuation, your obligations may be prescribed in a Federal or State Award, industrial agreement or employment contract, or by Federal Government legislation.

Under the Superannuation Guarantee (SG) legislation, you are required to pay contributions on, at least, a quarterly basis.

Superannuation Guarantee (SG) and the Award

The SG legislation complements existing Award superannuation obligations and is not an additional obligation. However, where the SG legislation and the Award are different, an employer must satisfy the more favourable conditions.

Please contact your employer organisation or Fair Work Ombudsman* for details of any Awards covering your employees.

** Some Awards, enterprise and workplace agreements require contributions on a monthly basis. Even though SG legislation allows quarterly contributions, employers subject to such an Award, enterprise or workplace agreement must pay contributions in accordance with the relevant Award or agreement.*

Late contributions

Late contributions also put members' insured benefits at risk and may create a liability for the employer.

You may also be required to make up any interest that members would have gained if contributions were paid by the due date.

How to avoid penalties

Simply ensure all contributions are received by Club Super by the due dates, together with the appropriate employee information for each contribution.

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

Overdue contributions can cause a number of problems for you and your employees. It is preferred that contributions are paid on a monthly basis.

Overdue Contributions – Implications

If your SG obligations are not met within the required time frame you may be required to pay the contribution amount, an administration fee and interest to the Australian Taxation Office (ATO).

These amounts are not tax deductible. The sum of these amounts is known as the SG Charge (SGC).

Overdue contributions may lead to debt recovery action

The Trustee reserves the right to refer employers who are materially in arrears to a debt collector to pursue payment on behalf of the Fund.

PAYING SUPERANNUATION

Superannuation Guarantee (SG) contributions

As an employer, you have a responsibility to pay superannuation for your employees. Club Super is a complying superannuation fund, and can accept SG contributions. The current SG requirement for employers is 9.5% of employees' Ordinary Time Earnings.

The SG Act requires employers to provide a minimum level of superannuation for employees:

- who earn at least \$450 gross in a calendar month; and
- who are aged 18 or more, or if under age 18, are working more than 30 hours per week.

Employers unsure of their SG obligations should call the ATO employer helpline on 13 10 20 or go to ato.gov.au

SG rate (by year)

1 July 2014 – 30 June 2021	9.5%
1 July 2021 – 30 June 2022	10%
1 July 2022 – 30 June 2023	10.5%
1 July 2023 – 30 June 2024	11%
1 July 2024 – 30 June 2025	11.5%
From 1 July 2025	12%

What is included in Ordinary Time Earnings?

Ordinary time earnings (OTE) are generally what your employees earn for their ordinary hours of work, including:

- over-award payments
- certain bonuses
- commissions
- shift-loading
- certain allowances.

Termination payments for unused sick leave, unused annual leave or unused long service leave are excluded from OTE.

Employer Contributions

You can check your contributions throughout the year by logging into Employer Online.

Back Pay

If you remit to a former employee after that employee has left your employ, you may have to make SG contributions on the back pay. For further information please call the ATO employer helpline on 13 10 20 or go to ato.gov.au

Contributions during leave periods

Contributions continue for members while they are employed by you and absent on paid leave and receiving payment (i.e. while they are on sick leave, annual leave, long service leave, public holidays and bereavement leave). Contributions are not required to be paid during periods of unpaid leave, except for absence on workers compensation.

All enquiries about wages and employment conditions in the private sector should be directed to the Fair Work Ombudsman on 13 13 94 or at fairwork.gov.au

Contributions deducted from salary or wages

Under the *Superannuation Industry (Supervision) Act 1993 (SIS)*, superannuation contributions deducted from an employees' salary or wages must be remitted promptly. These deductions should be received by Club Super no later than 28 days following the end of the month in which the deduction was made.

Rules for non-concessional contributions

There are no eligibility requirements for making contributions up to age 65. Between ages 65 to 74, your employee must be gainfully employed for at least 40 hours in a period of not more than 30 consecutive days in that financial year to make the following contributions;

- personal contributions made from after-tax income;
- salary sacrifice contributions deducted from pre-tax income; and
- additional employer contributions (over and above SG/award contributions).

Such contributions cannot be made on or after attaining age 75.

Rules for concessional contributions

Employers are obliged to pay Superannuation Guarantee (SG)/Award contributions for eligible employees irrespective of the age of the member. Employers are able to claim tax deductions for these contributions.

IMPORTANT

Missing or incorrect information will delay processing of contributions and the application of investment returns to the employees' account.

CHOICE OF FUND

Many employees are entitled to choose their super fund.

It is an employer's responsibility to ensure that their employees are aware of this choice and provide (where applicable) a *Choice of Super Fund (nomination form)*.

If your employee completes a *Choice of Super Fund (nomination form)*, employers are required to act on this decision and commence making contributions to their chosen fund.

To determine whether an employee is eligible to choose their own super fund, please call the ATO employer helpline on 13 10 20 or go to ato.gov.au

Please note: Employers are not required to provide "Choice of Fund" forms to employees on temporary resident visas.

DEFAULT FUND STATUS AND MYSUPER

While more and more employees are actively choosing their super fund, many still don't. Employers need to select a 'default' fund – that is, a super fund you choose for employees who do not select a super fund.

Not all super funds can be chosen as a default fund. Only funds that adhere to the Government "MySuper" standard are eligible for default status.

Club Super was amongst the first super funds in Australia to secure a MySuper product licence from the Australian Prudential Regulation Authority (APRA).



TAX FILE NUMBER (TFN)

Employers are required to pass a new employee's TFN to Club Super within 14 days.

If you do not make a contribution for the employee in that period, you may pass the employee's TFN on to Club Super at the time when you first make a contribution after receiving the TFN declaration.

New members joining Club Super may provide their TFN on their *Member Application Form*.

It is an offence not to provide an employee's TFN to their super fund within the required timeframes otherwise penalties may apply. The maximum penalty applies for each employee, so if an employer fails to report five TFNs to the relevant super fund, five penalties can apply.

For information on how the TFN legislation affects contributions, please read the *Club Super PDS*.

PROVIDING CORRECT DETAILS

An employer is responsible for providing the correct personal information for employees when submitting contributions to Club Super.

Incomplete or inaccurate employee details can delay processing of superannuation contributions. These delays can, in certain situations, make contribution payments late and penalties can be imposed by the ATO.

Club Super will do everything they can to ensure prompt communication but to avoid unnecessary penalties it's worth double checking employee details before submitting your superannuation contributions.

If incorrect information is supplied by an employer, Club Super will usually make first contact with employers within 2-3 days.

The employer must respond within 10 days. If no further information is given, the contribution is required to be returned within 20 business days. If contributions are returned, the employer may not have met their SG obligations.

EFFECTIVE DATES OF CONTRIBUTIONS

The effective date of a member contribution is the date Club Super is able to allocate contributions to members' accounts (i.e. when all required information is received).

What does 'effective date' mean?

The effective date is the date the money is applied to a member's account and date that the member starts to earn investment returns from.

clubsuper LEADERSHIP INSTITUTE

Club Super has partnered with Clubs Training Australia to sponsor the Club Super Leadership Institute.

This initiative invests in the future leaders of the Club Industry by offering ten promising candidates the opportunity to undertake exclusive training.

This program has grown to become a recognised and much sought after accreditation by all in the Club Industry.

MEETING DATA REQUIREMENTS

To avoid Government penalties on late employee contributions, Club Super have set out the below standards for meeting data requirements.

The information below represents the minimal data requirements to accompany SG contributions.

Employer details:

- Business name
- Contact name
- Australian Business Number (ABN)
- Postal address
- Contact phone
- Email

Employee details:

- Full name
- TFN (if provided)
- Member number (if applicable)
- Gender
- DOB
- Address
- Contact phone (if available)
- Email (if available)

Payment details:

- Contribution type and amount
- Employee details
- Contribution period (monthly/quarterly)

When making your contributions (via BPAY or EFT) please ensure that the correct employer number is used.



Club Super is working in conjunction with peak bodies to develop the industry we love.

It's a **club** thing

clubsuper.com.au



clubsuper
LEADERSHIP
INSTITUTE



Golf Queensland



your super
future
ADVICE TOOL

clubsuper
right beside you

Club Plus Qld. Pty. Ltd. (ABN 30 010 892 396), the Trustee of Club Super (ABN 12 737 334 298) is Corporate Authorised Representative No. 268814 under Australian Financial Services Licence No. 238507 and is authorised to provide general financial product advice in relation to superannuation. Club MySuper Authorisation Identifier: 12737334298988

Making Payments Easy

Club Super aims to keep employers up to date with changes and often implements measures to make contributions easier for the employer.

This section is divided into the following areas;

How to submit contribution information

- Clearing House;
- Employer Online;

Methods of payment

- BPAY;
- Direct Debit; and
- Electronic Funds Transfer.

Over the next few pages each of these items will be explained. It's important to keep in mind the SuperStream reforms and what your business needs to do to comply with these requirements.



Superannuation is a highly regulated industry. As a result, legislation and regulations are constantly changing and may affect the way employers make contributions. One such requirement is SuperStream.

What is SuperStream?

SuperStream is a Government initiative under the Stronger Super reforms that is aimed at improving the way superannuation transactions are managed, via electronic processing.

When do the SuperStream reforms start?

If you are an employer with 20 or more employees, you should already be using the new data and e-commerce standards when making super contributions on behalf of your employees.

Small businesses with less than 20 employees should be transitioning to the new data and e-commerce standards. The ATO will be flexible provided you comply by 28 October 2016.

For more information on SuperStream and other Stronger Super reforms visit strongersuper.treasury.gov.au



Jack supports his local club by eating
BBQ sausages.

He likes his with onions and tomato
sauce. Lots of tomato sauce.

It's a
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thing



clubsuper.com.au



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HOW TO SUBMIT CONTRIBUTION INFORMATION

Clearing House

As part of the Federal Government's Superstream initiative, employers need to streamline the way they process superannuation contributions for employees. One way you can do this is by using a clearing house.

Club Super has an arrangement to use QuickSuper, which is a one-stop shop that lets you make all your superannuation payments to one place. Employers who qualify to use the clearing house service will be able to make all their superannuation contributions for all their employees in one easy step.

You are eligible to use this free service if you:

- are a registered employer in Club Super
- have selected Club Super as your default employer super fund
- have a minimum of 50% of your total employees contributing to Club Super
- agree to QuickSuper's terms and conditions

If you don't currently meet this criteria, but would still like to use our clearing house facility, please contact our Client Services Managers who will work with you to develop a successful outcome for your business.

For more information please download and read the Clearing House Factsheet, available from <http://www.clubsuper.com.au/employers/clearing-house/>

Alternatively, why not contact our dedicated clearing house specialist by emailing clearinghouse@clubsuper.com.au or call **1300 369 330** for more information.

Employer Online

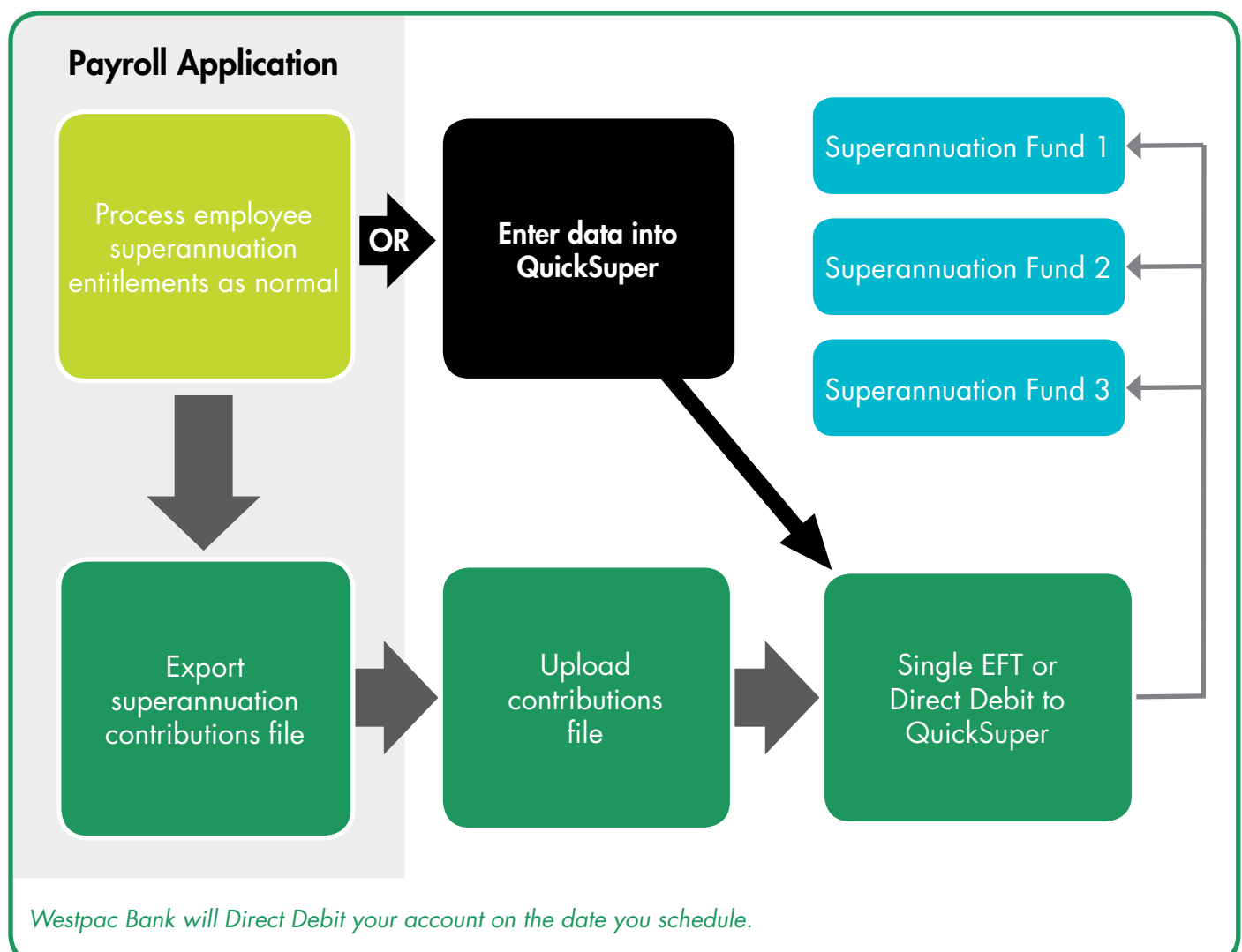
Employer Online makes it easier for employers to manage their employees' super contributions. This user friendly application enables employers to add and edit employee information and submit electronic contributions.

Contribution records are secure and only accessible through your employer number and unique password.

Payment can be made electronically through your bank or other financial institution.

To register for Employer Online with Club Super simply call our Client Contact Centre on **1300 369 330**.

How a clearing house works



METHOD OF PAYMENT

There are various options available for employers to pay their contributions to Club Super.

BPAY

Payments are made from your bank account to Club Super using internet or phone banking. Contact your financial institution to check you can make payments via BPAY. You can pay via BPAY if you use Employer Online.

Direct Debit

If you wish to set up a Direct Debit request, please contact our Client Contact Centre on **1300 369 330** for assistance or visit clubsuper.com.au/employers for more information.

Electronic Funds Transfer (EFT)

Contact Club Super for account details. This payment method is suitable if you use Employer Online.

If you are unable to make a contributions payment using the methods listed above, please call our Client Contact Centre on **1300 369 330**.

PAYMENT OPTIONS AT A GLANCE

PAYMENT METHOD	OPTIONS FOR SUBMITTING CONTRIBUTION INFORMATION	
	Employer Online	Clearing House
BPAY	✓	X
Direct Debit	✓	✓
Electronic Funds Transfer	✓	✓



CLEARING HOUSE STREAMLINING SUPER.

Club Super offers a clearing house solution to save employers time.

Our clearing house, QuickSuper, provides a one-stop shop that enables employers to make all their superannuation payments to one place.

To find out more about the benefits of using a clearing house please contact Club Super on 1300 369 330 or email info@clubsuper.com.au

MAKING SUPER SIMPLE



CLIENT SERVICES MANAGERS

Club Super has a team of dedicated Client Services Managers (CSMs) that are happy to help and can guide you through the contributions process step by step.

CSMs conduct workplace visits throughout Queensland and can present to staff on a wide variety of superannuation topics.

Give one of our CSMs a call and arrange a visit. After all, we are here to assist employers in understanding how superannuation works and help our members achieve their financial goals.

Phone **1300 369 330** or email info@clubsuper.com.au to chat with a CSM or to arrange a visit.

Our Client Services Managers
are on the road every day
answering your super
questions onsite.

We go that extra mile.



Brenda Gormley

0408 873 520

brenda.gormley@clubsuper.com.au



Phil Toma

0409 485 476

phil.toma@clubsuper.com.au



Tanja Prell

0429 472 091

tanja.prell@clubsuper.com.au

1300 369 330
clubsuper.com.au



Employer Application Form

ALL SECTIONS MUST BE COMPLETED

PLEASE ☒ NOT ☒

PLEASE USE BLOCK LETTERS



EMPLOYER DETAILS

EMPLOYER NUMBER (if known)

ABN

EMPLOYER'S REGISTERED NAME

EMPLOYER'S TRADING NAME

CONTACT DETAILS

TITLE

☐ MR ☐ MS ☐ MRS ☐ MISS ☐ GENDER ☐ MALE ☐ FEMALE

POSITION/JOB TITLE

GIVEN NAME/S

FAMILY NAME

EMPLOYER PHONE

EMPLOYER FAX

EMPLOYER'S EMAIL ADDRESS

BUSINESS ADDRESS

ADDRESS

SUBURB/TOWN

STATE

POSTCODE

POSTAL ADDRESS (If same as above, write "as above")

PO BOX

SUBURB/TOWN

STATE

POSTCODE

SECTOR DETAILS

WHICH INDUSTRY SECTOR IS YOUR BUSINESS PART OF:

- | | |
|---|--|
| <input type="checkbox"/> Australian Rules Football Club | <input type="checkbox"/> Professional Services |
| <input type="checkbox"/> Bowls Club | <input type="checkbox"/> Registered Club |
| <input type="checkbox"/> Ex-Services Club | <input type="checkbox"/> Sporting Club |
| <input type="checkbox"/> Golf Club | <input type="checkbox"/> Surf Life Saving Club |
| <input type="checkbox"/> Hospitality | <input type="checkbox"/> Workers Club |
| <input type="checkbox"/> Leagues Club | <input type="checkbox"/> Associated with Club Industry |
| <input type="checkbox"/> Other - please specify below: | |

CONTRIBUTION INFORMATION

CONTRIBUTIONS WILL COMMENCE FROM:

FREQUENCY OF CONTRIBUTIONS:

☐ Monthly ☐ Quarterly

EMPLOYEE INFORMATION

HOW MANY EMPLOYEES DO YOU HAVE?

Total: Employees with Club Super:

If you have >50 employees, we can send you some employee kits.

If you would like some, please indicate how many

PAYMENT METHOD

PREFERRED CONTRIBUTION PAYMENT METHOD:

- ☐ Clearing House (contact Club Super for further information)
- ☐ Direct Debit
- ☐ Electronic Funds Transfer (contact Club Super for further information)
- ☐ BPAY* (Contact your bank to set up BPAY)

*Please note: Clearing house does not accept BPAY.

DID YOU KNOW

Club Super offers a clearing house solution, QuickSuper, that enables employers to make all their superannuation payments to one place.

To find out more please contact Club Super on 1300 369 330 or email info@clubsuper.com.au

Employer Application Form



ALL SECTIONS MUST BE COMPLETED

PLEASE ☒ NOT ☒

PLEASE USE BLOCK LETTERS



YOUR PRIVACY IS IMPORTANT TO US

When your employer details and your employees' (Club Super members) personal details are provided to Club Super, they are securely stored and are accessible only to authorised personnel and third parties for required administration purposes.

They may be disclosed to authorised personnel, third parties, relevant Government agencies and service providers (including Independent Fund Administrators & Advisers Pty Ltd and group life insurers) who provide administrative and other services to fund members in order to:

- administer their account
- provide insurance cover
- conduct market research and analysis
- develop products and improve services
- meet legislative and regulatory obligations; and
- communicate with them about superannuation matters.

DECLARATION

On behalf of the organisation, I declare that:

- I have read the *Club Super Employer Handbook and Additional Information - Privacy, Enquiries and Complaints* document, available at clubsuper.com.au/employers/publications.
- I understand that should employer contributions for employees fall into arrears that Club Super may take appropriate action to protect the interests of their members and recover outstanding contributions.
- I understand, that under certain circumstances, Club Super will outsource overdue contributions from employers to a debt collection agency.
- I understand that by completing this form, the organisation can contribute to Club Super on behalf of its employees and agrees to provide Club Super with relevant employee information as is required to allow the proper administration of the Fund.
- I understand that by completing this application form, the organisation is becoming a registered employer of Club Super, but can terminate this arrangement at any time.
- I declare that the details provided on this form are true and correct.

EMPLOYER SIGNATURE

AUTHORISING OFFICER (FULL NAME):

POSITION:

SIGNATURE:

DATE

HAVE YOU COMPLETED ALL SECTIONS?

POST THE COMPLETED FORM TO: CLUB SUPER PO BOX 10726 BRISBANE ADELAIDE STREET QLD 4000

OR EMAIL A SCANNED COPY OF THE COMPLETED FORM TO: info@clubsuper.com.au

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Club Super is a Queensland industry superfund that understands the unique needs of our Members.

We are **working together** with local communities to develop the industry we love.



Our Client Services Managers are at your clubs every day making superannuation easier **for you**.



It's a **club** thing



clubsuper.com.au



Club Plus Qld. Pty. Ltd. (ABN 30 010 892 396), the Trustee of Club Super (ABN 12 737 334 298) is Corporate Authorised Representative No. 268814 under Australian Financial Services Licence No. 238507 and is authorised to provide general financial product advice in relation to superannuation. Club MySuper Authorisation Identifier: 12737334298988



Contact us

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