

# Transfer other super into the APSS

By completing this form, you will request the transfer/rollover of all or part of the balance of your superannuation benefits in another fund, (the FROM fund), to an existing Member Savings account in the APSS.

Where relevant this form will NOT change the fund to which your employer pays your contributions. You must use the Australian Taxation Office's *Standard Choice* form (available from ato.gov.au) to change funds.

## Your Details

Gender:  Male  Female

Name: \_\_\_\_\_ Date of birth: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_ State: \_\_\_\_\_ Postcode: \_\_\_\_\_

Daytime phone: \_\_\_\_\_ Mobile phone: \_\_\_\_\_

Email: \_\_\_\_\_ Tax File Number: \_\_\_\_\_

Under the Superannuation Industry (Supervision) Act 1993, you are not obliged to disclose your tax file number, but there may be tax consequences. See "What happens if I do not quote my tax file number?" on page 4.

## Important

**This transfer may close your account in the FROM fund** (you will need to check this with your FROM fund). Before transferring your super from another fund into the APSS, it's important to consider the impact of any exit/withdrawal fees imposed by the FROM fund, any changes to (or loss of) insurance cover, or the loss of benefits and investment options in the FROM fund that may result from transferring your super or closing your account. Refer to 'What do you need to consider when transferring your superannuation?' on page 4.

You should also consider seeking professional financial advice tailored to your particular circumstances before making decisions about transferring your super.

This form CANNOT be used to:

- transfer benefits if you don't know where your superannuation is;
- transfer benefits from multiple funds on this form. (A separate form must be completed for each fund you wish to transfer superannuation from);
- change the fund to which your employer pays contributions on your behalf, if relevant;
- open a superannuation account; or
- transfer benefits under certain conditions or circumstances, for example if there is a superannuation agreement under the *Family Law Act 1975* in place.



## Transfer other super into the APSS (continued)

### Instructions for transfer of superannuation

I wish to transfer my superannuation from:

Name of FROM fund: \_\_\_\_\_

Fund's address: \_\_\_\_\_

\_\_\_\_\_ State: \_\_\_\_\_ Postcode: \_\_\_\_\_

Fund's phone: \_\_\_\_\_

Is the FROM fund a Self-Managed Super Fund (SMSF):  No  Yes\*

\*Electronic Service Address (ESA) for your SMSF: \_\_\_\_\_

Membership or account number: \_\_\_\_\_

Fund's Australian Business Number (ABN): \_\_\_\_\_

Fund's Unique Superannuation Identifier (USI) number: \_\_\_\_\_

Amount to be transferred:  Entire balance Amount: \$ \_\_\_\_\_

To:

Name of fund: **Australia Post Superannuation Scheme** Fund phone number: **1300 360 373**

Member number (This number is shown on your Annual Benefit Statement.  
For Australia Post employees, it is the same as your APS number): \_\_\_\_\_

Australian Business Number (ABN): **42 045 077 895**

### Note

If you have multiple account numbers with this fund, you must complete a separate form for each account you wish to transfer.

Continue to next page



## Transfer other super into the APSS (continued)

### Authorisation

By signing this request form I am making the following statements:

- I declare I have fully read this form and the information completed is true and correct;
- I am aware I may ask my superannuation provider of the FROM fund for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my insurance cover or benefits, and I confirm that I do not require any further information; and
- I discharge the superannuation provider of my FROM fund of all further liability in respect of the benefits paid and transferred to the APSS.
- If the Trustee of the FROM fund holds my tax file number, I understand that this will be passed to the Trustee of the APSS, unless I have requested in writing that the FROM fund not do this.

I request and consent to the transfer of superannuation as described above and authorise the superannuation provider of each fund to give effect to this transfer.

### Privacy Collection Statement

I acknowledge and understand:

- that my personal information will be collected by the Trustee (PostSuper Pty Ltd) and stored and dealt with in accordance with the Trustee's Privacy Policy, available at [apss.com.au](https://apss.com.au), for the purpose of managing and administering my APSS Account;
- that if my personal information is not collected, then the Trustee may not be able to manage and administer my APSS Account;
- that my personal information may be disclosed to the Trustee's service providers, professional advisers, regulatory bodies and my employer (if applicable) and other parties (as required) in the course of managing and administering my account, as required by law or with my consent;
- that my personal information may be shared with overseas organisations and that I can obtain details of the countries in which such organisations are located by reading the Trustee's Privacy Policy; and
- the Trustee's Privacy Policy contains information about how I can access and seek correction of any personal information held about me by the Trustee, how I can complain about a breach of the Privacy Act 1988 (Cth) and how the Trustee will deal with any such complaint.

I consent to the handling of my information in this manner and acknowledge that I can access my personal information by contacting the APSS.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

### More information

For more information about superannuation, visit the Australian Securities and Investments Commission website at [fido.asic.gov.au](https://fido.asic.gov.au) or the Australian Taxation Office website at [ato.gov.au/super](https://ato.gov.au/super)

### Checklist

- Have you read the important information?
- Have you considered where your future employer contributions will be paid?
- Have you completed all the fields on the form?
- Have you signed and dated the form?
- Have you provided your Electronic Service Address (ESA) if the FROM fund is an SMSF?

Continue to next page



## Transfer other super into the APSS (continued)

### Frequently asked questions

#### What happens to your future employer contributions?

Using this form to transfer your benefits will not change the fund to which your employer, if relevant, pays your contributions and may close the account you are transferring your benefits FROM.

If you wish to change the fund into which your contributions are being paid, you will need to speak to your employer about Superannuation Choice. For the appropriate forms and information about whether you are eligible to choose the fund to which your employer contributions are made, visit [www.ato.gov.au](http://www.ato.gov.au) or call the Australian Taxation Office on **13 10 20**.

#### What do you need to consider when transferring your superannuation?

When you transfer your superannuation, your entitlements under that fund may cease. You need to consider all relevant information before you make a decision to transfer your superannuation.

If you ask for information, your superannuation provider must give it to you. Some of the points you may consider are:

- **Fees** – your FROM fund must give you information about any exit or withdrawal fees. If you are not aware of the fees that may apply, you should contact your fund for further information before completing this form. The fees could include administration fees as well as exit or withdrawal fees. The APSS does not charge entry or contribution fees on transfer. Differences in fees funds charge can have a significant effect on what you will have to retire on. For example, a 1% increase in fees may significantly reduce your final benefit.
- **Death and disability benefits** – your FROM fund may insure you against death, illness or an accident which leaves you unable to return to work. If you choose to leave your current fund, you may lose any insurance entitlements you have. Additional insurance may not be offered when amounts are transferred to the APSS. When considering the APSS, you may wish to check the costs and amount of any cover offered by the FROM fund.

#### What happens if you do not quote your Tax File Number (TFN)?

You are not obligated to provide your TFN to the APSS. However, if you do not provide your TFN, the APSS may be required to deduct additional tax from your before-tax (concessional) contributions and your benefits when they are paid to you. **The APSS may deduct this additional tax from your account.**

If the APSS does not have your TFN, you will not be able to make after-tax contributions to the APSS. Choosing to quote your TFN will also make it easier to keep track of your superannuation in the future.

Under the *Superannuation Industry (Supervision) Act 1993*, the APSS is authorised to collect your TFN, which will only be used for lawful purposes. These purposes may change in the future as a result of legislative change. The TFN may be disclosed to another superannuation provider, when your benefits are being transferred, unless you request in writing that your TFN is not to be disclosed to any other superannuation provider.

#### When will the transfer happen?

Submitting this form gives the APSS the authority to contact your other superannuation fund in order to process the rollover on your behalf. How long it takes to actually transfer your superannuation benefits into the APSS will depend on how quickly the other fund processes the rollover.



When completed, this form can simply be sent back via email to [sr@apss.com.au](mailto:sr@apss.com.au) or by posting it to APSS, Locked Bag A5005, Sydney South, NSW 1235.