

# Contributions splitting application

## If you need help

For assistance call ANZ Staff Super on **1800 000 086**, or go to [anzstaffsuper.com](http://anzstaffsuper.com).

Please print in black or blue pen, in uppercase, one character per box. A 

### Step 1 – Complete your personal details

Title Mr  Mrs  Ms  Miss  Other    Date of birth   /   /

Given names

Surname

Postal address

Suburb                                     State    Postcode

Daytime Telephone                      Mobile

E-mail

Member number

## Step 2 – Attach documentation if your personal details have changed

**Name and date of birth changes** – see the “Completing proof of identity” fact sheet on [anzstaffsuper.com](http://anzstaffsuper.com).

**Address changes** – attach a copy of a recent bill, mail item or driver’s licence that displays your new residential or postal address.

**If the required supporting documentation is not provided, the processing of your contributions splitting application will be delayed.**

Continued over

**Please return your completed form to:**  
**ANZ Staff Super**  
**GPO Box 2139**  
**Melbourne VIC 3001**

## Step 3 – Personal details of spouse receiving your contributions

Title Mr  Mrs  Ms  Miss  Other    Date of birth   /   /

Given names

Surname

Postal address

Suburb

State

Postcode

Daytime Telephone

Mobile

### Details of spouse's super fund

The details below will help us identify your spouse's super account. It is important to complete all details as the Trustee may not be able to process your request otherwise.

Fund name

This fund is a Self Managed Super Fund

Please note: All payments to a SMSF must use SuperStream to roll over your super benefits. This means your SMSF will need:

- an Electronic Service Address
- a copy of the SMSF bank account statement.

Fund name

Telephone

Fund ABN number\*

Unique Superannuation Identifier (USI)\* / Electronic Service Address (SMSF only)

Membership or Policy number\*

If exempt from an ABN, tick the reason for exemption:

Exempt Public Sector Super Scheme  Retirement Savings Account

Note: You can only split contributions to an active super account held in the name of your spouse in a complying super fund. If your spouse does not have an active super account the Trustee will not be able to process your request.

Your spouse may have the option of joining ANZ Staff Super. For details, including a copy of the relevant Product Disclosure Statement, please call ANZ Staff Super on **1800 000 086** or visit **anzstaffsuper.com**.

\* A transfer to another fund cannot occur without the ABN and USI/ESA or membership/policy number of your spouse's fund. If you are rolling over to an SMSF, you will also need to supply a copy of a bank statement of the Fund. If your spouse's rollover fund does not have an ABN you will need to contact the fund directly to request evidence of their complying status, such as their notice of compliance. Your spouse's super fund can help you complete these details.

## Step 4A – Identification required if transferring contributions to your spouse’s account in ANZ Staff Super or another complying superannuation fund

If you are transferring to a Self Managed Super Fund – go to Step 4B.

**If transferring contributions to your spouse’s account in ANZ Staff Super or another complying superannuation fund:**

**Option 1 – use your Tax File Number (TFN)**

ANZ Staff Super might already hold your TFN. If you’re not sure if you have previously provided it, you can choose to do so now. You do not have to provide your TFN, but if you do, this will ensure that any benefit you take from ANZ Staff Super does not incur additional tax. *Please also refer to the information provided below under Providing your Tax File Number (TFN).*

Enter your TFN here

□ □ □ - □ □ □ - □ □ □

By providing your TFN, you are authorising us to give this information to your other super fund.

**Note:** We will validate your TFN and personal details with the Australian Tax Office. If we cannot confirm an exact match with the ATO’s records, you will be required to provide certified proof of identity (see below) and your contributions split will be delayed.

**Option 2 – provide a copy of either your current driver’s licence or passport**

Your driver’s licence must NOT have expired. However, your Australian passport can have expired within the last 2 years. If you don’t have a current driver’s licence or passport, you can refer to the “Completing proof of identity” fact sheet on [anzstaffsuper.com](http://anzstaffsuper.com) for a list of other documents that can be used to identify you. You can also contact ANZ Staff Super on **1800 000 086** for assistance.

## Step 4B – Identification required if transferring contributions to your spouse’s account in a Self Managed Super Fund

If you would like to transfer contributions to your spouse’s account in a Self Managed Super Fund, you will need to provide **certified** proof of identity dated within the last three months. The easiest way to do this is to:

- Photocopy both sides of your current driver’s licence or passport\*
- Take the photocopies to Australia Post or your local Police Station and ask them to certify your ID document.

\* Your driver’s licence must NOT have expired. However, your Australian passport can have expired within the last 2 years.

If you don’t have a current driver’s licence or passport, you can refer to the “Completing proof of identity” fact sheet on [anzstaffsuper.com](http://anzstaffsuper.com) for a list of other documents that can be used to identify you. You can also contact ANZ Staff Super on **1800 000 086** for assistance.

The person certifying your ID documents will need to include the following details on the copies:

The diagram shows a rectangular box representing a certified true copy of an ID document. At the top, it says 'IDENTIFICATION'. Below that is a stylized icon of a person's head and shoulders next to three horizontal lines representing text. Below the box, the text reads: 'Certified true copy', 'J. Sample', 'Mr John Sample', 'Justice of Peace', 'Registration No.123456789', and 'Date: 01/02/2024'. Blue lines connect these elements to explanatory text on the right:

- A clear copy of the document that identifies you (i.e. your driver’s licence (front and back) or passport)
- Write or stamp ‘certified true copy’ of the original document
- The authorised person’s signature
- Full name, qualification and registration number (if applicable) of the authorised person
- Date of certification (within 3 months of receipt)

## Providing your Tax File Number (TFN)

There may be tax implications if you have not yet provided, or choose not to provide, your TFN. Whilst it is not compulsory to provide your TFN, not doing so could cost you in the following ways:

- you may have paid more tax than necessary on super contributions made for you by your employer (including SG, salary sacrifice and other contributions) in this financial year. This additional tax can be reversed if you provide your TFN to ANZ Staff Super before the end of the financial year, or your earlier payment from ANZ Staff Super. Although you may be able to claim back this additional tax if you later provide your TFN, time limits and other rules may apply, which may affect the size of any refund.
- you may pay additional tax on your super payout. However it might be possible to claim this back when lodging your tax return.
- you may miss out on any government Super Co-contributions for which you may be eligible; and
- you may have difficulty locating your super in the future, should you lose contact with your super fund(s).

If you are uncertain as to whether or not you have provided your TFN, you can check these details on [anzstaffsuper.com](http://anzstaffsuper.com) or contact ANZ Staff Super on **1800 000 086**.

### Step 5A – Contributions splitting details

The contributions I would like to split with my spouse are contributions made to my super account during the previous financial year ended 30/06/     (YEAR)

Write the amount or percentage that your spouse is to receive. It cannot be more than 85% of the contributions you made in this category or more than your concessional contributions cap for the financial year. From 1 July 2019, the concessional contributions cap may be increased above the general concessional cap if you are eligible. To be eligible you must make concessional contributions in excess of the general concessional cap, have a total superannuation balance less than \$500,000 immediately prior to the financial year, and have unused concessional cap space from the previous five years (with 2018/19 financial year being the first year you can accrue unused concessional contributions). Your concessional contributions cap will equal the general concessional cap plus the previously unused concessional contributions made in excess of the general concessional contributions cap. Your increased concessional contributions cap, will be used to determine the maximum amount of taxed splittable contributions.

#### Eligible concessional contributions to be split:

(e.g. deductible contributions such as employer and salary sacrifice contributions)

(tick one circle only)

**Dollar Amount** (enter amount and tick whether net or gross of tax\*)  
\$    ,    .    **NET** or  **GROSS**

OR

**Percentage** (enter percentage and tick whether net or gross of tax\*)  
   %  **NET** or  **GROSS**

\* Concessional contributions are subject to 15% contribution tax. If you nominate a gross dollar amount or percentage above, the amount transferred will be reduced by 15% to allow for this tax. If you nominate a net dollar amount or percentage above, the amount transferred will be as per your nomination (subject to any applicable maximums).

**Note:** Only eligible contributions made during the previous financial year can be split. The total contributions amount nominated cannot exceed a maximum of the total concessional contributions made to your account during the financial year or your concessional contribution cap\*\* (whichever is the lesser).

If you nominate an amount greater than your legislated concessional contribution cap, the amount transferred will be reduced accordingly.

\*\* Refer to the "Splitting super contributions" fact sheet on [anzstaffsuper.com](http://anzstaffsuper.com) or call ANZ Staff Super on **1800 000 086** for details.

## Step 5B – Contributions splitting details for exiting members

(only complete this section if you are leaving ANZ Staff Super)

If you are withdrawing your entire superannuation benefit from ANZ Staff Super you may also elect to split contributions made to your super account during the current financial year. Please nominate the amount you wish to split. (Note this section only applies to contributions made during the current financial year. To request a split for contributions made during the previous financial year you will also need to complete Step 5A above.) Please ensure this form is submitted together with your "Payment Instructions" form.

Write the amount or percentage that your spouse is to receive. It cannot be more than 85% of the contributions you made in this category or more than your concessional contributions cap for the financial year. From 1 July 2019, the concessional contributions cap may be increased above the general concessional cap if you are eligible. To be eligible you must make concessional contributions in excess of the general concessional cap, have a total superannuation balance less than \$500,000 immediately prior to the financial year, and have unused concessional cap space from the previous five years (with 2018/19 financial year being the first year you can accrue unused concessional contributions). Your concessional contributions cap will equal the general concessional cap plus the previously unused concessional contributions made in excess of the general concessional contributions cap. Your increased concessional contributions cap, will be used to determine the maximum amount of taxed splittable contributions.

### Eligible concessional contributions to be split:

(e.g. deductible contributions such as employer and salary sacrifice contributions)

(tick one circle only)

**Dollar Amount** (enter amount and tick whether net or gross of tax\*)  
\$    ,    .    **NET** or  **GROSS**

OR

**Percentage** (enter percentage and tick whether net or gross of tax\*)  
   %  **NET** or  **GROSS**

\* Concessional contributions are subject to 15% contribution tax. If you nominate a gross dollar amount or percentage above, the amount transferred will be reduced by 15% to allow for this tax. If you nominate a net dollar amount or percentage above, the amount transferred will be as per your nomination (subject to any applicable maximums).

**Note:** The total contributions amount nominated cannot exceed a maximum of the total concessional contributions made to your account during the current financial year or your concessional contribution cap\*\* (whichever is the lesser).

If you nominate an amount greater than your legislated concessional contribution cap, the amount transferred will be reduced accordingly.

\*\* Refer to the "Splitting super contributions" fact sheet on [anzstaffsuper.com](http://anzstaffsuper.com) or call ANZ Staff Super on **1800 000 086** for details.

## Step 6 – Receiving spouse declaration (spouse to complete)

I declare that at the date of this application, I am the spouse<sup>^</sup> of the applicant and:

- I have not reached my preservation age\*; OR  
 I am between my preservation age\* and 65 years and have not permanently retired# from the workforce.

\* Your preservation age depends on your date of birth – see the table below:

Date of birth	Preservation age
Before 1 July 1960	55
1 July 1960 to 30 June 1961	56
1 July 1961 to 30 June 1962	57
1 July 1962 to 30 June 1963	58
1 July 1963 to 30 June 1964	59
1 July 1964 or after	60

# Permanently retired is defined as never being gainfully employed again for more than 10 hours per week. Gainful employment means employed or self-employed for gain or reward in any business, trade, profession, calling, occupation or employment.

## Step 6 – Receiving spouse declaration (continued) (spouse to complete)

I understand that:

- The information contained in this form will be used by the Trustee to process this contributions split request.
- I consent to my information being collected, disclosed and used in the manner set out in this form.

Signature

X

Date

/   /

^ A spouse includes:

- a person who is the member's husband or wife,
- another person (whether of the same sex or not) with whom the member is in a registered relationship, or
- another person who, although not legally married to the member, lives with the member on a genuine domestic basis in a relationship as a couple.

**Note:** This section must be completed by the receiving spouse in order for the Trustee to process the contributions splitting request. The Trustee of ANZ Staff Super recommends that you seek advice from a licenced or appropriately authorised financial adviser regarding your super before you make any decision in relation to contributions splitting

## Step 7 – Sign the form

I request that the Trustee of ANZ Staff Super splits the contributions detailed in Steps 5A and/or 5B to the superannuation account of my spouse as detailed in Step 3.

By signing this form I acknowledge that I have read and understood the "Splitting super contributions" fact sheet and I understand that:

- once my contributions split is actioned, I will not be eligible for a further contributions split in respect of the nominated financial year.
- the amount transferred from ANZ Staff Super will be taken from the preservation components in the following order: preserved, restricted non-preserved, unrestricted non-preserved.
- if I have elected to withdraw and/or transfer only part of my benefit and my account is invested in multiple investment options, my partial payment will be debited proportionately from my investment options. For example, if I have 50% of my account invested in Balanced Growth and 50% in Cautious, 50% of the partial withdrawal/transfer will be drawn from my Balanced Growth holding and 50% from my Cautious holding.
- if the contributions nominated to be split exceed the maximum allowed by the legislation or ANZ Staff Super's rules, my nominated transfer amount will be reduced to the maximum allowable amount.
- the value of my super in ANZ Staff Super (including any death and Total and Permanent Disablement benefits) will decrease by the amount transferred out of ANZ Staff Super in accordance with this contributions split request.
- there may be a delay in payment if my details have changed.
- I declare that the information provided on this form is correct and confirm that the amount to be split is within the legislatively specified limits.

I understand and consent to my information being collected, disclosed and used in the manner set out in this form.

I confirm that the person nominated as the receiving spouse in Step 3 is an eligible spouse, as defined in Step 6 above.

I discharge the Trustee from any liability with respect to the amount of my super that is transferred.

Signature

X

Date

/   /

The Trustee of ANZ Staff Super recommends that you seek advice from a licensed, or appropriately authorised financial advisor regarding your super before you make any decision in relation to contributions splitting.

**Please return your completed form to:**

**ANZ Staff Super  
GPO Box 2139  
Melbourne VIC 3001**

## Step 8 – Complete the checklist

To enable your payment to be processed promptly, please ensure you have correctly completed this form before returning it to ANZ Staff Super. Have you:

- Provided your member details in **Step 1**?
  - Attached supporting documentation for any change of name, date of birth or address detailed in **Step 2**?
  - Provided complete payment instructions in **Step 3, 5A and 5B** (if applicable)?
  - Select the proof of identification you have provided – **Step 4A or Step 4B**
    - Use your Tax File Number
    - Copy of current driver's licence OR passport
    - Certified** copy of current driver's licence OR passport dated within the last three months
  - Is your identification current? If providing an Australian passport, one that has expired within the last two years is acceptable.
  - Are you transferring contributions to your spouse's account in a Self Managed Super Fund? If so, you have attached **certified** proof of identity documents – **Step 4B**.
- If you need help, please refer to the "Completing proof of identity" fact sheet on [anzstaffsuper.com](http://anzstaffsuper.com) or call ANZ Staff Super on **1800 000 086**.
- Your spouse has signed and dated the declaration in **Step 6**?
  - Signed and dated the form in **Step 7**?

## Protecting members' privacy

The Trustee, ANZ Staff Superannuation (Australia) Pty Limited, seeks to take all reasonable steps to protect members' privacy and the confidentiality of members' personal information.

The administrator, Australian Administration Services Pty Limited (ABN 62 003 429 114) which forms part of the Link Group of companies, collects (on behalf of the Trustee) personal information directly from members and their employers. Sometimes information about you may be collected from other third parties such as a previous superannuation fund, your financial adviser or publicly available sources. We collect, use and disclose personal information about you to provide and manage your account and give you information about your super, or as required by super and tax laws.

If you do not provide the personal information requested or it is incomplete or inaccurate, we may not be able to manage your account properly and processing of transactions to, from or in relation to your account may be delayed.

Members' personal information is kept confidential but may be disclosed by the Trustee or administrator to third parties, such as ANZ Staff Super's actuary, insurer, medical consultants, underwriter, legal adviser and auditor and other external service providers who are contracted to assist with administering members' benefits. It may also be disclosed where expressly authorised or required by law, for example to government agencies such as the Australian Taxation Office and Australian Financial Complaints Authority. Members' personal information may also be disclosed to the Group Superannuation Department of ANZ for the purposes of administering members' benefits or resolving members' enquiries or complaints.

Members' personal information may be disclosed to related entities of the administrator located overseas (in particular, its related entity Link Administration Private Limited (India)) as part of the day-to-day provision of administration or ancillary services.

The Trustee's Privacy Policy Statement contains more detail about how we deal with your personal information and information about how you can access and seek correction of information we hold about you. It also includes information about how you can lodge a complaint about how we've dealt with your personal information and how that complaint will be handled.

If you have any queries in relation to privacy issues, please contact:

ANZ Staff Super  
Mail: GPO Box 2139  
Melbourne VIC 3001  
Phone: 1800 000 086  
Fax: (02) 9287 0320  
Email: [enquiry@anzstaffsuper.com](mailto:enquiry@anzstaffsuper.com)

The Trustee's Privacy Policy Statement is available on ANZ Staff Super's website [anzstaffsuper.com](http://anzstaffsuper.com) or by calling us on **1800 000 086**. You can also access the administrator's privacy policy on our website.