

ELECTRONIC FUNDS TRANSFER (EFT)

You must include your membership number in the transaction description.

Make your EFT to:

Bank account name: legalsuper
Bank: Westpac Banking Corporation
BSB: 032021

Account number: 560011

SWIFT code (for overseas transfers): WPACAU2S

Branch address: Corner of Pitt & Bridge Streets, Sydney NSW 2000

Description: Your legalsuper membership number.

Please advise us of the transfer by email or post using the contact details on the top of this form and include the completed form, the date of the EFT, amount transferred, your name and member number.

REAL TIME GROSS TRANSFER (RTGS)

To arrange a contribution by RTGS you will need to contact your bank and provide them with the same details as an EFT payment.

Please remember to include your membership number in the transaction description.

Important note:

If legalsuper is unable to determine the owner of the contribution, we are obliged to remit the contribution to the Australian Securities and Investments Commission (ASIC).

Should you identify that your contribution has not been applied to your account within five business days, please contact legalsuper. However, delays may be experienced during peak periods, e.g. end of financial year. Provided completed documentation is received, contributions will be applied in the financial year of which the contribution was received.

5. Declaration

Privacy

Information about how legalsuper uses and discloses the personal information that you provide is contained in the Fund's Privacy Policy for management of personal information. To access the Fund's Privacy Policy and your personal details or to make an enquiry about any aspect of your Fund membership, please call legalsuper on **1800 060 312** (8am to 8pm [AEST] Monday to Friday), visit legalsuper's website at legalsuper.com.au or write to legalsuper at Locked Bag 5081, Parramatta NSW 2124.

legalsuper may use information collected from members to offer additional services available from legalsuper or products and services provided by other companies.

I consent to legalsuper sending me information about products and services that other companies may offer to legalsuper members. (If you do not want legalsuper to send such information to you, simply tick the box below.)

No, I do not want legalsuper to provide such information to me.

Where you provide us with personal information about another person, it is your responsibility to notify that person about the disclosure of their personal information to us.

I confirm these contributions are:

- Made by me, the contributing spouse (as described in Important Note 3)
- For my spouse (as described in Important Notes 4 and 5)

Tax paying Member's signature

Date (dd/mm/yyyy)

IMPORTANT NOTES

- 1 legalsuper is not permitted to accept any contribution that exceeds the receiving spouse's non-concession contribution cap for the relevant year, or when the receiving spouse has a total superannuation balance equal to or exceeding the transfer balance cap (refer to the ATO website for the current figure) immediately before the start of the financial year in which the contribution was made. Details of contribution limits and contribution caps can be found at legalsuper.com.au
- 2 A tax offset of up to \$540 may be available for up to \$3,000 of superannuation contributions made by a taxpayer on behalf of a non-working or low income spouse. The spouse contributions offset cannot be claimed for contributions split from your account to your spouse's account.

The offset is available to a person where:

- the person has a spouse
 - the person makes after-tax (ie. not salary sacrifice) contributions on behalf of his/her spouse
 - the contributions are not tax deductible for the person contributing
 - both the person contributing and the spouse are Australian residents when the contribution is received
 - at the time the contribution is made, the person contributing and the spouse must not have been living separately and apart on a permanent basis
 - the spouse's assessable income (plus reportable fringe benefits and reportable employer super contributions and disregarding any amount released to your spouse under the First Home Super Saver Scheme) is less than \$40,000.
- 3 The person making the contribution:
 - must make the contribution to a complying super fund or retirement savings account
 - must not claim the contribution as a tax deduction
 - you and your spouse must be an Australian Resident when the contribution is made
 - must not be living separately and apart from their spouse on a permanent basis.
 - 4 The receiving spouse:
 - must be less than age 75 when contributions are made or if the contribution is received no later than 28 days after the end of the month they have turned 75.
 - must be an Australian resident for the contributor to be eligible to claim a tax offset.
 - 5 The spouse includes:
 - another person (whether of the same sex or a different sex) with whom the person is in a relationship that is registered under a state law or territory law
 - Please advise us of the transfer by email or post using the contact details on the top of this form and include the completed form, as well as the date of the EFT, amount transferred, your name and member number.
 - another person who, although not legally married to the person, lives with the person on a genuine domestic basis in a relationship as a couple.
 - 6 Spouse contributions are generally preserved in line with the receiving spouse's preservation age and conditions of release under superannuation law. Please note, if your spouse has never been employed, their contributions are generally preserved until age 65.
 - 7 Spouse contributions generally cannot be refunded to the contributing person once accepted by fund, except in limited circumstances permitted under superannuation law.
 - 8 Spouse contributions are currently treated as follows for taxation purposes:
 - non-concessional (after-tax) contributions
 - are generally tax free when withdrawn from a taxed super fund if the member is aged 60 or over
 - not subject to 15% contributions tax.

CHECK YOU HAVE SIGNED AND DATED THE DECLARATION IN SECTION 5.