

# Deposit

## How to use this form

Use this form if you want to make a one-off voluntary contribution to your QSuper Accumulation account via EFTPOS, cash, cheque or money order.

Please make cheque and money order contributions payable to QSuper, marked "non negotiable" and do not send cash via post.

Before you complete this form, please read our *Personal Contributions Guide* for information about making personal contributions, available at [qsuper.qld.gov.au/guides](http://qsuper.qld.gov.au/guides) or call us on **1300 360 750** to request a copy.

**Do not** complete this form if you want to:

- Start making regular contributions on an ongoing basis – use our *Start or Change Regular Contributions to Your Super* form
- Transfer your super from another fund – consolidate your super via rollover in Member Online or use our *Consolidate With QSuper* form
- Deposit spouse contributions – use our *Spouse Deposit* form or *Split My Super Contributions With My Spouse* form
- Deposit downsizer contributions – use our *Downsizer Contribution to Superannuation* form.

Visit [qsuper.qld.gov.au/forms](http://qsuper.qld.gov.au/forms) to access any of these forms, or call us to request a copy.

Please complete in **BLOCK** letters, in blue or black ink.

### 1 Personal details

Client number

You can find your client number on your annual statement or by logging in to Member Online.

Title

First name

Last name

Previous name<sup>1</sup> (if we know you by another name)

Date of birth (dd/mm/yyyy)

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Home phone number

Mobile phone number

Work phone number

Email address

Residential address

State

Postcode

Postal address

As above

State

Postcode

Please choose which one of the following describes you so we can accept your contribution.

- I am under age 65.
- I am aged 65–74, and **I have met the work test** by working at least 40 hours over 30 consecutive days in the current financial year (the financial year you are making this contribution).<sup>2</sup>
- I am aged 65–74, and **I have met the work test exemption** by meeting the work test in the previous financial year, having a total superannuation balance below \$300,000 at 30 June of the previous financial year, and I have not made or received a work test exempt contribution in any previous financial year.<sup>2</sup>

<sup>1</sup> If your name has changed and you work for the Queensland Government or a default employer, let your payroll office know and they will then let us know. Otherwise, please send us a certified copy of either a marriage certificate or other legal change of name document. <sup>2</sup> For more information on the work test exemption, see our *Personal Contributions Guide*.

## 2 Providing your tax file number

Under the *Superannuation Industry (Supervision) Act 1993*, your super fund is authorised to collect your tax file number (TFN), which will only be used for lawful purposes. These purposes may change in the future as a result of legislative change. If you transfer your super to another fund we may disclose your TFN to the other super provider unless you tell us not to in writing. It is not an offence not to quote your TFN. However, providing your TFN to your super fund will have the following advantages (which may not otherwise apply):

- Your super fund will be able to accept all types of contributions to your account(s)
- The tax on employer contributions to your super account(s) will not increase
- Other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your super benefits
- It will make it much easier to trace different super accounts in your name so that you receive all your super benefits when you retire.

### Your TFN

If you have already given us your TFN, you don't need to provide it again.

## 3 Details of deposit

### How much are you contributing?

### How do you want to invest this deposit?

- I would like QSuper to invest my deposit according to my current investment strategy.
- OR
- I would like QSuper to invest this deposit only in the following investment option/s:

Investment option	Amount	OR	Percentage
Lifetime	<input type="text" value="\$"/>		<input type="text" value=""/>
Moderate	<input type="text" value="\$"/>		<input type="text" value=""/>
Balanced	<input type="text" value="\$"/>		<input type="text" value=""/>
Socially Responsible	<input type="text" value="\$"/>		<input type="text" value=""/>
Aggressive	<input type="text" value="\$"/>	OR	<input type="text" value=""/>
Cash	<input type="text" value="\$"/>		<input type="text" value=""/>
Diversified Bonds	<input type="text" value="\$"/>		<input type="text" value=""/>
International Shares	<input type="text" value="\$"/>		<input type="text" value=""/>
Australian Shares	<input type="text" value="\$"/>		<input type="text" value=""/>
<b>Total</b>	<input type="text" value="\$"/>		<input type="text" value=""/>

(Percentages must add up to 100%)

Before you choose how you want your money invested, read our *Investment Choice Guide* available at [qsuper.qld.gov.au/guides](https://qsuper.qld.gov.au/guides) or call us to request a copy.

If you do not tell us how you want your money invested, or if you make a deposit via BPAY®, we will invest it according to your current investment strategy. To check the details of your current investment strategy, visit Member Online at [memberonline.qsuper.qld.gov.au](https://memberonline.qsuper.qld.gov.au) under 'Investments' then 'Your investments', check your annual statement, or call us.

When you invest in super, you are purchasing units in a given investment option. The unit prices go up and down each day, in much the same way that a share does, based on movements in the market value. As the unit price changes, so does the overall value of your investment.

If we receive your deposit by 12pm, that day's unit price for your investment options will be applied. For deposits we receive after 12pm, the next day's unit price will be applied. Any deposits received by EFTPOS or BPAY® will have the unit price for the day the deposit is received applied.

We reserve the right to temporarily suspend unit prices at any time if there is extreme market volatility or if circumstances outside of our control mean we cannot set a unit price. If we do need to suspend a unit price, we will notify you on our website.

**!** Contribution caps apply to limit how much you can add to your super, and you will be charged extra tax if you exceed them. For more information about the caps, see our *Accumulation Account Guide* at [qsuper.qld.gov.au/pds](http://qsuper.qld.gov.au/pds) or call us to request a copy.

#### 4 Declaration and authorisation

- I have read and understood this form.
- I understand the rules and conditions for deposits to my account, including that my deposit generally must remain preserved until I have both permanently retired and reached my preservation age.
- All information I have provided in this form is true and correct.

Signature

Date (dd/mm/yyyy)

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If you want to claim a tax deduction for this deposit, go on to complete sections 4 to 6 of this form. Otherwise, you have now completed this form.

#### Notice of intent to claim a tax deduction

Complete sections 4 to 6 of this form if you want to claim a tax deduction and you have not previously lodged a tax deduction notice with QSuper for this voluntary contribution.

Once we receive and acknowledge your notice of intent to claim a tax deduction, you cannot remove or cancel it. However, you can apply to reduce the amount of contributions you are claiming as a deduction using our *Notice of Intent to Claim or Vary a Deduction for Personal Super Contributions* form.

**!** If you want to claim a tax deduction on contributions already received by QSuper (e.g. made via BPAY® or after-tax through your employer) – do not use this form. Please complete our *Notice of Intent to Claim or Vary a Deduction for Personal Super Contributions* form, available at [qsuper.qld.gov.au/forms](http://qsuper.qld.gov.au/forms)

You can also claim a tax deduction on contributions made in the 2017-18 financial year through Member Online at [memberonline.qsuper.qld.gov.au](http://memberonline.qsuper.qld.gov.au)

#### Contributions you can claim a tax deduction on

You can find an annual summary of the total personal contributions you have made to QSuper in Member Online under 'Account history & statements' then 'Yearly transaction summary'. The contributions you can claim on will be shown under the 'Non-concessional (after-tax) contributions heading, and will be the total of:

- Voluntary member contributions (after-tax) (e.g. BPAY®)
- Standard member contributions (after-tax) if you made this contribution type (e.g. Queensland Government employees).

#### 5 Total personal super contributions

Enter the total personal contributions you have made to QSuper.

Total personal contributions

 \$

This form is for claiming a tax deduction on your QSuper contributions only. If you have multiple superannuation funds and want to claim a tax deduction for personal contributions made to another fund, please contact them directly.

#### 6 Amount you intend to claim

Enter the amount of these personal contributions that you intend to claim a tax deduction on.

Personal contributions to claim

 \$

The amount you enter will count towards your concessional contributions cap.

## 7 Declaration and authorisation

Please review the information you have provided in this form before you sign this declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by the Australian Taxation Office.

I declare that at the time of lodging this notice:

- I am the person named on this form, or I have a power of attorney to act on the member's behalf.
- The information given on this form is true and correct.
- I intend to claim the personal contributions stated as a tax deduction.
- I am a current member of QSuper.
- QSuper currently holds these contributions and has not begun to pay me a superannuation income stream based in whole or part on these contributions.
- I have not received these contributions as a re-contribution under the First Home Super Saver Scheme.
- I have not made these contributions as a downsizer contribution.
- I have not included any of these contributions in an earlier valid notice.
- I have not included these contributions in a contribution-splitting application to QSuper.
- I am lodging this notice at the earlier of either:
  - a) Before the end of the day that I lodged my income tax return for the income year in which the personal contributions were made, or
  - b) Before the end of the income year following the year in which the contributions were made.

Name

Signature

Date (dd/mm/yyyy)

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### Personal financial advice

Before you make a contribution, you may want to speak to a financial adviser to make sure you're making the right choice for your circumstances.

As a QSuper member, you have access to financial advice from QInvest.<sup>1</sup> To book an appointment, call **1800 643 893** or visit [qinvest.com.au](http://qinvest.com.au)

### Where to send this form

Please post your completed form to us at:

QSuper  
GPO Box 200  
Brisbane QLD 4001

<sup>1</sup> QInvest Limited (ABN 35 063 511 580, AFSL 238274) is a separate legal entity responsible for the financial services it provides. Advice fees may apply. Refer to the *Financial Services Guide* for more information.



**Member Centres**  
70 Eagle Street, Brisbane  
63 George Street, Brisbane  
Sunshine Coast University Hospital, Ground Floor,  
Main Hospital Building, 6 Doherty Street, Birtinya

**Telephone** 1300 360 750 (+61 7 3239 1004 if overseas)  
**Monday to Thursday** 8.30am – 5.00pm (AEST), **Friday** 9.00am – 5.00pm (AEST)  
**Postal address** GPO Box 200, Brisbane QLD 4001  
**Email** [qsuper@qsuper.qld.gov.au](mailto:qsuper@qsuper.qld.gov.au)  
**Fax** 1300 242 070  
**[qsuper.qld.gov.au](http://qsuper.qld.gov.au)**

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