

Instructions

Use this form if you are transferring your Superannuation from another fund (OLD Fund) to your Bank First Superannuation account in the CUBS Superannuation Fund (NEW Fund). Please send your completed form to Bank First Superannuation, GPO Box 4559, Melbourne, VIC 3001 with a certified copy of ID. Bank First Superannuation will let you know when the transfer has been completed.

You should not complete this form unless you have received, read and understood the current Bank First Superannuation Product Disclosure Statement (PDS) and all fact sheets incorporated into the PDS.

- Black or blue pen please.
- Please use BLOCK letters.
- Please place an X in boxes where required.

Please send your completed form to:

Bank First Superannuation
GPO Box 4559
Melbourne VIC 3001

Step 1 – Member Details

Account Number (if known)

*Gender

 M F

Title

First Name

Last Name

Email address (Mandatory requirement)

*Date of Birth

Phone number (mobile)

Step 2 – Contact Details

*Residential Address

*Suburb

*State

*Postcode

*Country

Step 3 – Transfer details

*The whole balance of my super account **OR** *The following amount \$

OLD FUND DETAILS:

*Name and Address of old fund:

Phone number of old fund:

*ABN of old fund:

SFN of old fund:

*Unique Superannuation Identifier (USI):

*Your OLD Fund membership or account number

NEW FUND DETAILS:

CUBS Superannuation Fund (Bank First Superannuation),
GPO Box 4559, Melbourne VIC 3001

Phone: 03 9654 1399

ABN: 90 120 177 925

Bank First Superannuation
Unique Superannuation Identifier (USI) 90120177925003

NEW Fund account number (if known)

Step 4 – Tax File Number

Tax File Number

Please read the attached important information about the provision of your tax file number.

Step 5 – Proof of Identity

You will need to provide documentation with this transfer request to your OLD Fund to verify your identity. The safest and quickest option is to provide certified proof of identity with this form. Any documents you provide must be certified as true copies by a person authorised to certify documents.

Acceptable Documents

The following document may be used;

EITHER

One of the following documents only:

- Driver's licence issued under State or Territory law
- Passport

..... OR

One of the following documents:

- Birth certificate or birth extract
- Citizenship certificate issued by the Commonwealth
- Pension card issued by Centrelink that entitles the person to financial benefits.

AND

One of the following documents:

- Letter from Centrelink regarding a Government assistance payment
- Notice issued by Commonwealth, State or Territory Government or local council within the past twelve months that contains your name and residential address. For example:
 - Tax Office Notice of Assessment
 - Rates notice from local council

Certification of personal documents

All copied pages of ORIGINAL proof of identification documents (including any linking documents which prove a relationship exists between two (or more) names where you have changed your name or are signing on behalf of the applicant) need to be certified as true copies by any individual approved to do so (see below). Examples of linking documents are a marriage certificate, deed poll or change of name certificate from the Births, Deaths and Marriages Registration office; and guardianship papers or Power of Attorney.

The person who is authorised to certify documents must sight the original and the copy and make sure both documents are identical, then make sure all pages have been certified as true copies by writing or stamping 'certified true copy' followed by their signature, printed name, qualification (e.g. Justice of the Peace, Australia Post employee, etc) and date.

The following can certify copies of the originals as true and correct copies:

- a person enrolled on the roll of a State or Territory Supreme Court or the High Court of Australia as a legal practitioner
- a judge of a court
- a magistrate
- a Chief Executive Officer of a Commonwealth court
- a registrar or deputy registrar of a court
- a justice of the peace
- a notary public officer
- a police officer
- an agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
- a permanent employee of the Australian Postal Corporation with two or more years of continuous service
- an Australian consular officer or an Australian diplomatic officer
- an officer with two or more years of continuous service with one or more financial institutions
- a finance company officer with two or more years of continuous service (with one or more finance companies)
- an officer with, or authorised representative of, a holder of an Australian Financial Services Licence (AFSL), having two or more years continuous service with one or more licensees
- a permanent employee of the Commonwealth with two or more years continuous service
- a permanent employee of the State or Territory, or State and Territory authority with two or more years continuous service
- a permanent employee of a local government authority with two or more years of continuous service
- a member of the Institute of Chartered Accountants in Australia, CPA Australia, or the National Institute of Accountants, with two or more years continuous membership.
- an officer with, or authorised representative of a holder of an Australian Credit Licence having at least two continuous years of service with one or more licensees.

Step 6 – Authority

- I declare I have fully read this form and the information completed is true and correct.
- I request that any contributions received after payment of my benefit be redirected to my account in Bank First Superannuation.
- I am aware that I may ask my OLD Fund for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits, and do not require any further information.
- If I have requested a whole balance transfer, I discharge my OLD Fund of all further liability in respect of the benefits paid and transferred to my NEW Fund.
- 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.
- I authorise my NEW Fund to contact my OLD Fund to ensure that the transfer is made in accordance with this authority.

*Signature

*Date

* Denotes mandatory field. If you do not complete all mandatory fields there may be a delay in processing your request.

Complying fund statement from the Trustee

Bank First Superannuation is a superannuation product which is part of the CUBS Superannuation Fund (the Fund), ABN 90 120 177 925.

Equity Trustees Superannuation Limited (ABN 50 055 641 757, AFSL No 229757), as trustee of the CUBS Superannuation Fund, certifies that the Fund:

- is a complying superannuation fund and is a resident regulated superannuation fund within the meaning of the Superannuation Industry (Supervision) Act 1993 (SIS)
- is not and has never been subject to a direction under section 63 of SIS, and
- is able to accept contributions from employers.

When transferring funds into the Bank First Superannuation, please make cheques payable to Equity Trustees Superannuation Limited ATF CUBS Superannuation Fund (Bank First Superannuation) and forward to:

Bank First Superannuation
GPO Box 4559, Melbourne VIC 3001

- A condition of membership of the CUBS Superannuation Fund is that you provide your TFN.

Important notes regarding your superannuation transfer request

Things you need to consider

When you transfer your superannuation from one fund (OLD Fund) to another fund (NEW Fund), your entitlements under the OLD 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 things you may consider are:

- Fees – your OLD 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 OLD Fund for further information before completing this form. Bank First Superannuation does not charge any entry fees on your transfer in, however buy/sell spreads apply. Differences in fees funds charge can have a significant effect on how much money you will have to retire on. For example, a 1% increase in fees may significantly reduce your final benefit.
- Death and disability benefits – Your OLD Fund may insure you against death, illness or an accident which leaves you unable to work. If you choose to leave your OLD Fund, you may lose any insurance entitlements you have. The terms and conditions of the insurance offered by Bank First Superannuation may be different to those offered by your OLD fund.

Important Tax File Number (TFN) information

- You are not required by law to provide your TFN to your superannuation fund. However, if you do not provide your TFN, we will not open an account for you as it is a condition of membership of the CUBS Superannuation Fund that you provide your TFN.
- If you do not provide your TFN, your account may be taxed at the highest marginal tax rate plus the Medicare levy on contributions made to your account in the year, compared to the concessional tax rate of 15%. Your fund may deduct this additional tax from your account.
- If your superannuation fund does not have your TFN, you will not be able to make personal contributions to your superannuation account. 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, your superannuation fund 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 otherwise in writing.

Future employer contributions

Using this form to transfer your benefits will not change the fund to which your employer 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 Choice or download the form from our website at www.bankfirst.com.au