



Change your income stream details

Please use black or blue pen and CAPITAL letters. Use an X in boxes where required.

Complete this form to:

- update your personal details
- change your payment frequency or amount
- change your bank account details
- update your income stream details if you have met a condition of release (for Transition to Retirement members).

You can also update payment details and see your current account balance and earnings by logging in to your account.

Changing your income payments may have tax implications, so you should consult a financial adviser before making any decisions. Our Advice team can help you understand your options and offer different levels of guidance depending on what you need. Call **1300 361 784** 8.30am to 6pm Monday to Friday (AEDT/AEST), email advice@cbussuper.com.au or visit cbussuper.com.au/advice to request a call-back.

Step 1: Provide your personal details

Cbus Super member number

Title

☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Date of birth

Gender

☒ Male ☒ Female

Given name(s)

Family name

Residential address (compulsory)

Suburb/town

State

Postcode

Postal address (if different from your residential address)

Suburb/town

State

Postcode

Home phone

Work phone

Mobile

Email address (providing your email means you give permission for us to use it)

Step 2: Do you want to change your payment amount?

To change your payment amount select one of the three options below. See page 4 for the minimum and maximum limits for your age and income stream option.

☐ Minimum payment

OR

☐ Maximum payment
(Transition to Retirement option only)

OR

☐ Specific amount

Enter the amount (before-tax) you would like to receive per year or per payment:

Total amount per year:

OR

Amount per payment:


(You can choose the frequency of your payments in **Step 3**)

How much do you want this amount to increase by each year?

☐ None ☐ 1% ☐ 2% ☐ 3% ☐ 4% ☐ 5% ☐ In line with inflation (CPI)

Step 3: Do you want to change your payment date or frequency?

To change your payment date or frequency, select one of the options below and confirm when you'd like the change to take effect.

<input type="checkbox"/> Fortnightly	OR	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Half-yearly <input type="checkbox"/> Annually	Which day do you want to receive your payment? <input checked="" type="checkbox"/> 15th (unavailable for July annual payments) <input type="checkbox"/> 28th <input type="checkbox"/> First available date (15th or 28th)	 Annual payment is unavailable on 15 July. If you choose this, we'll set your annual payment for 28 July.
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When do you want the change to take effect?

☐ Next available payment date (default)

☐ A future date (not available to fortnightly or monthly payments) /

For fortnightly and monthly payments this change will take effect from the next available payment date. Your payment nomination will remain in place until you write to us to change it.

Step 4: Do you want to change your bank account details?

If you want to change your nominated bank account, you'll need to enter your new account details below and provide proof of your identity.

Your bank account

Your regular income and any additional payments will be deposited directly into this bank account.

Name of your bank, building society or credit union

Name of bank account holder (must be an Australian bank account held solely or jointly in your name)

BSB Account number

 -

Provide proof of your identity to guard against fraud and other criminal activity

There are three ways you can prove your identity:

Electronic ID

This is the easiest way to provide proof of your identity.

All you need to do is write the details from your identity documents (ID) on page 3. You'll need to have your Medicare card and driver's licence or passport handy.

You can leave the rest to us – we'll use this and other information on this form to check your identity electronically.

By email (Selfie ID)

Send us these by email:

1. A clear photo of you holding your Australian driver's licence, as well as a clear photo of the back of the driver's licence.
OR
A clear photo of you holding your Australian passport.
2. A bank statement of the account your income stream will be paid into. The statement needs to be from the past six months – you might be able to download one from your online banking, or you can send a photo or scanned copy.
3. One of the following (photo or scanned copy):
 - Phone, electricity, gas or water bill (from the past three months)
 - Council rates or Australian Taxation Office notice (from the past 12 months)
 - Birth certificate/extract, citizenship certificate or pension card.

By post (certified ID)




Send **certified copies** of these documents to Cbus Super by post:

1. **Either** your Australian driver's licence (both sides of the licence) **or** Australian passport (you don't need to supply both).
2. A bank statement of the account your income stream will be paid into. The statement needs to be from the past six months – you might be able to download and print your statement through your online banking.
3. One of the following:
 - Phone, electricity, gas or water bill (from the past three months)
 - Council rates or Australian Taxation Office notice (from the past 12 months)
 - Birth certificate/extract, citizenship certificate or pension card.

Read the *Identification requirements* brochure at cbussuper.com.au/id to find out how to get your ID certified.

Read the *Identification requirements* brochure at cbussuper.com.au/id for further information, including what you can do if you don't have the above ID documents and other hints, tips and troubleshooting.

Choose how you'd like to verify your identity.

- | | |
|--|---|
| <input type="checkbox"/> Electronic ID (this is the easiest way) |  Write the details of your ID in part 1 and 2 below then go to step 5 . Please complete all fields. |
| <input type="checkbox"/> By email (Selfie ID) |  Go to step 5 and provide electronic copies as described above. |
| <input type="checkbox"/> By post |  Go to step 5 and provide certified copies as described above. |

Full name including middle name as shown on card

[illegible]

Australian driver's licence number

[illegible]

Full name including middle name as shown on licence

[illegible]

State of issue Expiry date

				D	D	/	M	M	/	Y	Y	Y	Y
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Driver's licence card number

[illegible]

Need help finding your driver's licence card number? Head to [cbussuper.com.au/IDhelp](https://www.cbussuper.com.au/IDhelp) for instructions.

Passport number

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Expiry date

DD / MM / YY YY

Issuing country/authority

Full name including middle name as shown on passport

[illegible]

Place of birth as shown on your passport

Country of birth (this isn't shown on your passport)

Family name at birth (this isn't shown on your passport)

If you have a Transition to Retirement account please confirm whether any of the following statements apply to you.

If you tick one of these boxes your account will convert to a Fully Retired account, so make sure you consider the financial and Centrelink implications. Your income stream is automatically transferred to a Fully Retired account at age 65. Keep in mind that if the value of your tax-free retirement accounts, pensions and annuities now exceeds your personal transfer balance cap, tax penalties will apply.

- ☐ I am age 60 or over, retired, and don't plan to work 10 or more hours a week in the future.
- ☐ I am age 60 or over, and stopped working for an employer since turning 60.
- ☐ I have been declared permanently and totally disabled/incapacitated or have a terminal medical illness and have provided the Trustee with two medical certificates to that effect. (The Trustee may require further evidence).

■ I declare that I am the Cbus Super Income Stream member whose details appear on this form.

- I confirm that the details I have supplied are correct and I'd like Cbus Super to pay my income payments as requested and in accordance with the provisions of the Trust Deed.
- I consent to the collection, use, storage and disclosure of my personal information as described in the *Cbus Super Privacy Policy* and *Personal Information Collection Statement*, at **cbussuper.com.au/privacy**. See the website for details about how we collect and disclose personal information, or call **1300 361 784** for a copy.

- I understand that if I do not provide you with the information requested in this form, it may not be possible to carry out my requests or instructions.
- **If I return this form by email**, I acknowledge and declare that I have read and accepted the terms and conditions of this *Change your income stream details* form and I acknowledge that if I have not applied my physical or electronic signature:
 - If Cbus Super is satisfied that this is a genuine application, Cbus Super will process the request, including making a payment from my account if I have requested one.
 - In some cases, Cbus Super may request more information to be satisfied this is a genuine application.



Sign here:

Date _____

D D / M M / 2 0 Y Y

By Post: Cbus Super, Locked Bag 5056, PARRAMATTA NSW 2124

By email: cbuseng@cbussuper.com.au

If you need more information about providing proof of identity, visit [cbussuper.com.au/id](https://cbusuper.com.au/id) to find out more.

For your information

How much income you can receive – minimum and maximum limits

The table shows the minimum and maximum income stream payment percentages for the 2025/2026 financial year, based on your age and income stream option.

Age	Fully retired members		Transition to retirement	
	Minimum	Maximum	Minimum	Maximum
Under 65	4%	N/A	4%	10%
65 to 74	5%		N/A (Your account automatically transfers to the Fully Retired option at age 65)	
75 to 79	6%			
80 to 84	7%			
85 to 89	9%			
90 to 94	11%			
95 and over	14%			



Read the relevant *Cbus Super Income Stream Product Disclosure Statement (PDS)*, available at cbussuper.com.au/pds or call **1300 361 784** for a copy.



cbusenq@cbussuper.com.au
cbussuper.com.au
Log in to chat to us online



1300 361 784
8am to 8pm (AEST/AEDT)
Monday to Friday



Cbus Super
Locked Bag 5056
PARRAMATTA NSW 2124



Visit us in person in Adelaide, Brisbane, Melbourne, Perth and Sydney.
Details: cbussuper.com.au/contact