

Combine your super into Cbus Super

It's easier than ever to sort out your super

If you've had more than one job, you could have more than one super account. And this means you're probably paying more fees than you need to.

Why combine your super into Cbus Super?

	Save on fees. You pay fees for every super account you own. We keep costs competitive so more of your super stays where it belongs: in your super account.
	Insurance for your industry. With more than one super fund, you could be paying for more than one insurance policy. And other super funds may not cover high-risk working conditions such as working from heights, underground or in confined spaces.
	Benefit from strong long-term returns. Our Growth (My Super) investment option has delivered an average annual investment return of 8.91% since inception to 30 June 2025. ¹
	Keep track of your super. One super account is easier to manage.
	We invest in your industries. Through long-term projects like Cbus Property ² developments we create jobs in our members' industries.

It's easier than ever before

Transferring your super is easy and we can also help you find any lost super.

Two ways to combine your super



1. Combine online

The easiest way to combine your super is online. Simply log into your online account at cbussuper.com.au/login and go to *Consolidate your super*.

OR

2. Complete and sign the attached form

Send the form back to us at
Cbus Super, Locked Bag 5056, PARRAMATTA NSW 2124
Or you can email your form to us at
cbusenq@cbussuper.com.au.

If you need help finding your super or completing the form, call us on **1300 361 784** and we can help you over the phone. You can also visit your nearest Cbus Super front counter or arrange for a Cbus Super Coordinator to meet with you. Go to cbussuper.com.au/contact for details.



Watch our *How to consolidate your super* explainer video at cbussuper.com.au/knowhow to learn more.

¹ Since inception from 1 July 1984 to 30 June 2025. The average annual investment return is based on the crediting rate. The crediting rate is the investment return minus investment fees and costs, transaction costs and investment-related taxes and until 31 January 2020, the percentage-based administration fee. Excludes fees and costs that are deducted directly from members' accounts. Past performance is not a reliable indicator of future performance.

² Cbus Property Pty Ltd is a wholly owned entity of Cbus Super and is responsible for the development and management of a portfolio of Cbus Super's property investments.

Important information about combining your super

Things to consider when combining your super

Combining your super can save you money and hassle, but there are a few important things to check first:

- **Fees and costs** – Will the fund you're transferring from charge any fees? How do fees and insurance premiums compare? This can make a big difference to how much you have when you retire.
- **Insurance cover** – Will you lose any insurance cover or other benefits? And are you eligible for enough insurance cover and other benefits with your chosen fund? You may be able to transfer your insurance to Cbus Super before you close that account (see below).
- **Contributions** – Can your employer contribute to your chosen fund?
- **Performance** – How have both funds performed over the medium to longer term? (But remember, past performance is not a reliable indicator of future performance.)
- **Advice** – Will access to financial advice about your account be available as part of your membership?

Transfer your insurance cover first

If you're going to apply to transfer your insurance cover to Cbus Super, don't submit this form until the insurer accepts your application.

Visit cbussuper.com.au/insurance for more information about insurance through Cbus Super. To check if you're eligible to transfer cover to Cbus Super log into your online account, select *Insurance*, then Go to *Insurance Online*. Alternatively, use the *Transfer my other insurance* form at cbussuper.com.au/forms.

Providing your TFN

You don't have to give us your TFN, but if you don't, you may be taxed at a higher rate and we won't be able to search for other super you might have. Learn more at cbussuper.com.au/tfn.

Under the *Superannuation Industry (Supervision) Act 1993*, we're 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. Your TFN may be shared with another super provider when your benefits are being transferred unless you request in writing not to.

Combining a self managed super fund

If you're combining your SMSF super balance into your Cbus Super account, you will need to provide us with the name, ABN and Electronic Service Address (ESA) of your SMSF.

If you need an ESA, you can obtain this from:

- your SMSF Administrator, tax agent, accountant or bank; or
- a dedicated SMSF messaging provider – go to ato.gov.au for registered providers

This form won't change where your employer pays your super

Using this form won't change the fund your employer pays your super contributions into. To do that, log into your online account at cbussuper.com.au/login and go to Notify your employer or complete a *I want my super paid into Cbus Super* form, available at cbussuper.com.au/forms.

You need to provide proof of identity to search for other super

You have three options for this:

1. Electronic ID (see step 3 in this form)

The easiest way to provide proof of identity is to complete **Step 3** of this form. You'll need your Medicare card and drivers licence or passport so we can verify your identity electronically.

2. By email (Selfie ID)

- Email us a photo of you holding your Australian drivers licence, as well as a clear photo of the back of your drivers licence **OR**
- Email us a photo of you holding your passport.

The selfie needs to be close up so we can read the writing on your ID.

3. By post (Certified ID)

- Send **certified copies¹** of these documents to us by post:

1. Australian drivers licence (both sides) **OR** passport **AND**
2. One of the following: birth certificate/extract², citizenship certificate or government-issued concession card **AND**
3. One of the following:
 - phone, electricity, gas or water bill (from past three months)
 - bank statement that includes your name and address (from the past six months)
 - Australian Taxation Office notice or council rates notice (from the past 12 months).

¹ Your documents can't be expired, though an Australian passport can be used if it expired within the past two years.

² The name on your birth certificate/extract needs to match the name on your Cbus Super account.

Read the *Identification requirements* brochure at cbussuper.com.au/id for further information.

Has your name changed or are you signing on behalf of another person?

You'll need to provide additional proof of identity. See the *Identification requirements* brochure at cbussuper.com.au/id for more information.



This form cannot be used to:

- transfer benefits if you don't know where your super is (but you can use this form to search for it)
- change the fund your employer pays your super contributions into
- open a super account, or
- transfer benefits under certain conditions or circumstances (e.g. if a super agreement under the *Family Law Act 1975* is in place).



Cbus Super
Locked Bag 5056
PARRAMATTA NSW 2124



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



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



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



Combine your super into Cbus Super

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

OPTIONAL

Return your form to **Cbus Super, Locked Bag 5056 PARRAMATTA NSW 2124**. Or email it to us at cbusenq@cbussuper.com.au.

Step 1: Provide your personal details

Title

Mr Mrs Miss Ms Other _____

Date of birth

DD / MM / YYYY

Gender

Male Female

Given name(s)

Family name

Home phone

() _____

Mobile

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

Tax file number (if you haven't already provided it)



You don't have to give us your tax file number, but there may be tax consequences and we won't be able to search for lost super. Visit cbussuper.com.au/tfn for more details.

Residential address

Suburb/town

State

Postcode

Step 2: How do you want to combine your super?

- I want Cbus Super to search for other super I might have
 I'm ready to supply the details of my other super accounts

- > Complete Step 3
> Complete Step 4

Step 3: Search for other super accounts

Tick the box below to give us permission to search for other super you might have, then make sure you also provide proof of your identity.

- Cbus Super may use my TFN for the purpose of a SuperMatch search to find lost super held by the ATO and super with other funds (including any insurance cover), then notify me of the results. Super held by the ATO will be rolled into my Cbus Super account. Super with other funds will be rolled over upon my request. This permission will be ongoing and we'll store it. You can change this permission at any time through your online account, or call us on 1300 361 784.

Proving your identity

- Electronic ID (this is the easiest way). Write the details of your ID in Part 1 **and** Part 2 (below), then go to **Step 4**.
 By email (Selfie ID). Go to **Step 4** and provide electronic copies.
 By post (certified ID). Go to **Step 4** and provide electronic copies.

Part 1: Medicare details

Full name including middle name as shown on card

Medicare number

- - - M M / Y Y Y Y

Your reference number on this card is

Part 2: Either Australian driver's licence or passport – you don't need to supply both

Australian driver's licence number

Passport number

Expiry date

DD / MM / YYYY

Issuing country/authority

Full name including middle name as shown on passport

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)

State of issue Expiry date

DD / MM / YYYY

Card number (See cbussuper.com.au/IDhelp)

Step 4: Other super account details

To transfer your super from more funds you can attach another form or log into your account and combine your super online.



This transfer may close your account and cancel any insurance cover or any other entitlements associated with that account (you need to check this with your FROM fund).

Transfer from fund details

FROM (transferring) Fund name

Membership or account number	Fund phone number	Australian business number (ABN)
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Unique Superannuation Identifier (USI) (not required for SMSF transfers)

For SMSF transfers only Electronic Service Address (ESA)

Whole or partial balance rollover

Whole balance – this will close your other super account.

Partial – transfer this amount: \$

Transfer from fund details (if transferring from a second fund)

FROM (transferring) Fund name

Membership or account number	Fund phone number	Australian business number (ABN)
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Unique Superannuation Identifier (USI) (not required for SMSF transfers)

For SMSF transfers only Electronic Service Address (ESA)

Whole or partial balance rollover

Whole balance – this will close your other super account.

Partial – transfer this amount: \$

Transfer from fund details (if transferring from a third fund)

FROM (transferring) Fund name

Membership or account number	Fund phone number	Australian business number (ABN)
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Unique Superannuation Identifier (USI) (not required for SMSF transfers)

For SMSF transfers only Electronic Service Address (ESA)

Whole or partial balance rollover

Whole balance – this will close your other super account.

Partial – transfer this amount: \$

TO (receiving)
Fund name

Membership or
account number

Australian business
number (ABN)

CBUS SUPER

75 493 363 262

Fund phone number

1 3 0 0 3 6 1 7 8 4

Unique Superannuation
Identifier (USI)

CBU0100AU

Step 5: Sign and date this form

By signing this request form I confirm:

- I understand Cbus Super may use the information on this form along with any documents I provide to verify my identity electronically using independent data sources.
- I have fully read this form and the information completed is true and correct.
- I have read and understand the important information I need to consider when transferring my super.
- I have considered where my future employer contributions will be paid.
- If I have provided it, I consent to my tax file number being disclosed for the purposes of consolidating my account.
- **If I return this form by email**, I acknowledge and declare that I have read and accepted the terms and conditions of the *Combine your super into Cbus Super* 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.
 - In some cases, Cbus Super may request more information to be satisfied this is a genuine application.

- If I have provided the details of other super accounts I want to transfer into Cbus Super:
 - I'm aware I can ask my other super fund/s for information about any fees or charges that may apply, or any other information about the impact this transfer may have on my benefits, and I've obtained or do not require any further information.
 - I understand that the other super fund will no longer have any liability for my account once it's transferred to Cbus Super.
 - I understand that any insurance I have with my other super fund will stop and if I have applied to transfer this insurance cover to Cbus Super, I have waited for the insurer to accept my application before submitting this form.
 - I request a transfer of super as described above and authorise the provider of each fund to action this transfer.

Privacy

Refer to the *Privacy Policy* and *Personal Information Collection Statement* at cbussuper.com.au/privacy for details about how we collect and disclose personal information or call **1300 361 784** for a copy.

Sign here:



Date

DD / MM / 20 YY