



**It's easy to sort out
your super**

Combine your super into Cbus Super



It pays to have your super in one place

If you have more than one super fund, you could save on multiple admin fees by consolidating your super accounts into one.

And, it's easier to keep track of your super if it's in one place.

Two ways to combine your super

Online - quickest way



- Log into your online account at cbussuper.com.au/login, and
- Go to *Consolidate your super*.
- We'll need your tax file number (TFN) and proof of identity to search for lost super.
- Any **lost super held by the ATO** will transfer automatically to your Cbus Super account. Other super will only transfer on your approval.

Fill in this form - you'll need



- Details of your other superfund(s), including your member number.
- Your TFN and proof of identity, e.g. driver's licence and Medicare card
- For **SMSF transfers**, you'll also need the SMSF name, ABN and Electronic Service Address (ESA).



- Send the completed form back to us at:
- **Cbus Super, Locked Bag 5056, PARRAMATTA NSW 2124**, or
 - Email it to us at cbusenq@cbussuper.com.au.



Need help? Call us on **1300 361 784** for help over the phone or visit cbussuper.com.au/coordinators to arrange for one of our Coordinators to visit your workplace.

Things to consider before you combine your super

Fees and costs

Does the fund you're transferring from charge exit fees? How do fees and insurance premiums compare? Fees can make a difference to how much you have at retirement.

Insurance cover

Will you lose any insurance cover or other benefits? And, will you be eligible for enough insurance cover at your chosen fund? You may be able to transfer your insurance to Cbus Super before you close your other accounts. Check if you're eligible by logging into your online account at cbussuper.com.au/login and go to Insurance Online. Or, use the *Transfer my other insurance* form at cbussuper.com.au/forms.

Contributions

Can your employer contribute to your Cbus Super account? To change where your employer pays your super, 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 at cbussuper.com.au/forms.

Performance

How does the performance of the funds compare over the medium and long term? Remember, past performance is not an indicator of future performance.

Tax deductions for personal contributions

Have you made personal contributions to your other fund(s) that you want to claim a tax deduction for? Before combining your super, you should send a *Notice of intent to claim a tax deduction* to your other super fund and receive a response that they have actioned your request. This ensures your super contribution is taxed correctly before it is transferred.

Tax

You don't have to give us your TFN, but you may be taxed more and we can't search for any lost super you may have. Visit cbussuper.com.au/tfn to learn more.

How to provide proof of identity

Please choose **ONE** option:

Electronic ID (see step 3 of the attached form)

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

Email (Selfie ID)

1. Complete and sign form.
2. Collect supporting documents, including **either** a photo of you holding your Australian driver's licence (front and back), **OR** a photo of you holding your passport.
3. Scan each page and send it to cbusenq@cbussuper.com.au.

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

Post (Certified ID)

Send **certified copies*** of these documents to us by post:

1. Australian driver's licence (both sides) **OR** Australian passport and
2. One of the following: birth certificate/extract[†], 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).

* Your documents can't be expired, though an Australian passport can be used if it expired within the past two years. † The name on your birth certificate/extract needs to match the name on your Cbus Super account.



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

Monday to Friday, closed on national public holidays



cbusenq@cbussuper.com.au | cbussuper.com.au

Log in to chat to us online



Cbus Super, Locked Bag 5056
PARRAMATTA NSW 2124



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

This information is about Cbus Super. It doesn't account for your specific needs. Please consider your financial position, objectives and requirements before making financial decisions. Read the relevant Product Disclosure Statement (PDS) and Target Market Determination to decide if Cbus Super is right for you. Call **1300 361 784** or visit cbussuper.com.au. Insurance is issued under a group policy with our insurer, TAL Life Limited ABN 70 050 109 450 AFSL 237848.

United Super Pty Ltd ABN 46 006 261 623 AFSL 233792 as Trustee for the Construction and Building Unions Superannuation Fund ABN 75 493 363 262 (Cbus and/or Cbus Super).



Combine your super into Cbus Super

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

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

► Complete step 3

I'm ready to supply the details of my other super accounts

► Complete step 4

Step 3: Search for other super accounts

Tick the box 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 will store it. You can change this permission at any time through your online account, or call us on **1300 361 784**.

Proving your identity

Choose how you'll provide proof of identity:

Electronic ID (this is the easiest way)

► Write the details of your ID in **part 1** and **2** below then go to **step 4**.

By email (Selfie ID)

► Go to **step 4** and provide electronic copies as described above.

By post (certified ID)

► Go to **step 4** and provide certified copies as described above.

Part 1: Medicare details

Full name including middle name as shown on card

Medicare number

_____ - _____ - _____

Valid to

MM / YYYY

Your reference number on this card is

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

Australian driver's licence number

Australian passport number

Full name including middle name as shown on licence

Full name including middle name as shown on passport

State of issue Expiry date

DD / MM / YYYY

Place of birth as shown on your passport

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

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

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

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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Membership or account number

Fund phone number

Australian business number (ABN)

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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Membership or account number

Fund phone number

Australian business number (ABN)

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

Fund phone number	1 3 0 0 3 6 1 7 8 4
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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 (see page 2).
 - 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 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.
- 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, 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.

Privacy

Refer to our *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

D M / Y