



End of financial year – contribution cut-off dates

With the end of 2023/24 fast approaching, don't forget to make your super contributions in time for them to be accepted for this financial year. How you can do this for the following products is detailed below:

- ANZ Smart Choice Super and Pension
- ANZ Smart Choice Super for employers and their employees
- ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees

Contributions

To ensure your contributions for the 2023/24 financial year are received in time, please forward all contributions as soon as possible and no later than the cut-off times specified in the 'Payment cut-off dates and times' section on the next page. There are different cut-off times applying depending on how contributions are paid.

Contributions received after these cut-off times, will be processed in the following 2024/25 financial year.

Some important things to know:

- Contributions **cannot** be made in person at any of our offices.
- Cash is **not** accepted as a method of payment for contributions.
- Contributions made by cheque must be posted to the mailing address for the relevant super product detailed on page 3. **Please make cheques payable to 'OnePath Custodians'**.
- Contributions must include **all** associated information such as the member's name, member number and contribution type (e.g. Member Voluntary).
- Employers are required to make contributions that are compliant with the SuperStream Data and Payment Standards (SuperStream). Please refer to the Australian Taxation Office (ATO) website at **ato.gov.au** for more information.
- All contributions must include the correct Contribution Code for Electronic Funds Transfer (EFT) and BPAY® (Registered to BPAY Pty Ltd ABN 69 079 137 518).
- If a participating employer in a default plan is **not registered** with EasyTransact and would like to be, in order to make employer contributions for this financial year, we must receive their application by **5pm on 17 June 2024**.

Payment methods accepted

Payment methods accepted for the financial year ending 30 June 2024 are detailed below.

Product	Cheque*	Direct Debit (one-off)	EFT*	BPAY**	EasyTransact†
ANZ Smart Choice Super and Pension^^ (Super only)	Yes	No	No	Yes	No
ANZ Smart Choice Super for employers and their employees	Yes	No	No	Yes	Yes
ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees	Yes	No	No	Yes	Yes

* Employers are now required to make contributions that are compliant with SuperStream. We can accept contributions via BPAY and EFT (depending on the Product) but they may only be considered SuperStream compliant if they are accompanied by a contribution transaction request message in the required SuperStream format. **Employers cannot submit cheques.**

^ Please note, you do not need to forward your BPAY receipt number.

† EasyTransact is our electronic superannuation administration and contribution processing facility for participating employers with default plans.

^^ A contribution cannot be made to an ANZ Smart Choice Pension account once a pension has commenced.



Payment cut-off dates and times

For the ANZ Smart Choice Super suite of products

Payment method	Cut-off dates and times for 2024
EasyTransact Direct Debit payments	Submit AND Pay on EasyTransact by no later than 4pm on Monday 17 June 2024 .
EasyTransact Internet banking (EFT) payments	Submit AND Pay on EasyTransact no later than 4pm on Monday 17 June 2024 .
Cheques and associated information	Must be received* by us by 5pm on Friday 28 June 2024 .
BPAY payments	To ensure BPAY contributions are received* before the end of the financial year, BPAY instructions must be submitted no later than 4pm [#] on Tuesday 25 June 2024 . Otherwise, contributions may not be received until the new financial year. Some financial institutions may take more than 3 business days to process BPAY transactions. You need to consider this when making last minute contributions.

* Note, cheques and associated information must be posted in a timely manner to ensure they are received by us by the cut-off time. **Otherwise, the contributions will be processed in the next financial year.**

[#] You need to check with your financial institution for their cut-off times.

What effective date will contribution(s) be processed?

The effective date that contribution(s) will be processed are disclosed in the Additional Information Guide for the relevant product, available online at www.anz.com.au/smartchoicesuper under the 'Downloads – important documents' section.

You can also contact Customer Services for a copy.

Mailing address

Product	Address
ANZ Smart Choice Super and Pension NZ Smart Choice Super for employers and their employees ANZ Smart Choice Super for QBE Management Services Pty Ltd	GPO Box 5107 Sydney NSW 2001



Any questions?

If you have any questions or require further information, please contact Customer Services at:

Product	Phone number	Hours (weekdays AEST/AEDT)	Email
ANZ Smart Choice Super suite of products - Members call	13 12 87 (option 1)	8.30am – 6.30pm	smartchoice@insigniafinancial.com.au
ANZ Smart Choice Super for employers and their employees - Employers call	13 47 43	8.30am – 6.00pm	EmployerSuper@insigniafinancial.com.au
EasyTransact (Employers only)	13 47 43 (option 1)	8.30am – 6.00pm	EmployerSuper@insigniafinancial.com.au

This information is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673) (OPC) as the trustee of the Retirement Portfolio Service (ABN 61 808 189 263) (RPS) and issuer of the ANZ Smart Choice Super suite of products, including ANZ Smart Choice Super and Pension, ANZ Smart Choice Super for employers and their employees and ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees, which are part of the RPS.

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