

End of financial year – contribution cut-off dates

With the end of 2021/22 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 is detailed below.

Contributions

To ensure your contributions for the 2021/2022 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 2022/2023 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 documentation.
- 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®.
- 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 10 June 2022**.

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Payment methods accepted

Payment methods accepted for the financial year ending 30 June 2022 are detailed below.

Product	Cheque*	Direct Debit (one-off)	EFT*	BPAY**^	EasyTransact+
ANZ Smart Choice Super and Pension^^	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
ANZ OneAnswer Personal Super & OneAnswer Frontier Personal Super	Yes	Yes	Yes	Yes	No
ANZ Super Advantage	Yes	No	Yes	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

All ANZ and OneAnswer super products

Payment method	Cut-off dates and times for 2021
EasyTransact Direct Debit payments	Must be at 'confirmed' status on EasyTransact by 5pm on Thursday 30 June 2022 .
EasyTransact Internet banking (EFT) payments	Must be received* via EasyTransact by 4pm on Monday 27 June 2022 .
Cheques and associated documentation	Must be received* by us by 5pm on Thursday 30 June 2022 .
Direct Debit	All Direct Debit requests must be submitted no later than 5pm on Monday 27 June 2022 .
BPAY and Internet banking (EFT) payments	<p>To ensure BPAY and EFT contributions are received* before the end of the financial year, BPAY and EFT instructions must be submitted no later than 4pm[#] on Monday 27 June 2022. Otherwise, contributions may not be received until the 2022/2023 financial year.</p> <p>Some financial institutions may take more than 3 business days to process BPAY transactions. You need to consider this when making last minute contributions.</p>

* Note, cheques and associated documentation 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.

New business applications

For OneAnswer Frontier Personal Super accounts started with contributions (not internal transfers), new business applications with all associated paperwork and requirements must be received by mail before **5pm** on **Tuesday 28 June 2022, see the mailing address below**. If a Personal Super new business application includes a transfer from another OneAnswer account, we recommend all correctly completed documentation be received by us no later than **5pm** on **Monday 27 June 2022**.

What effective date will contribution(s) be processed?

The effective date contribution(s) will be processed are disclosed as follows:

- ANZ Smart Choice Super products – in the Additional Information Guide for the relevant super and pension product, available online at anz.com/smartchoicesuper under the 'Downloads – important documents' section.
- ANZ OneAnswer Personal Super & OneAnswer Frontier Personal Super – in the Product Disclosure Statement (PDS) for the relevant super product, available online at onepathsuperinvest.com.au under the 'Forms & Brochures' section.
- ANZ Super Advantage – in the Member Guide, available online at <https://www.anz.com.au/personal/investing-super/superannuation/member-centre/anz-resources/> under the 'Product Disclosure Statements' section.

You can also contact Customer Services for a copy.

Further important information for the end of the financial year (EOFY)

A reminder about contributions caps

It is important that you are aware of the contribution limits and ensure that they don't exceed the caps. We recommend you speak to your financial planner for details or refer to the ATO website at ato.gov.au.

Note: employer payments to cover member insurance fees will count towards the concessional contributions cap.

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Pension payments and transacting on your account

Any requests to transact on your account, for example a switch, withdrawal or product transfer, will be processed on receipt of a correctly completed request. However, the completion of processing (including the confirmation of transactions) will await the release of unit prices. **For some products, e.g. ANZ Smart Choice Super Pension, pension payments due around this end of financial year period may also be delayed until the unit prices are released.**

This is because at the end of each financial year we await unit prices from the underlying fund managers, along with the relevant tax and distribution information, before we can calculate our unit prices. The timing of when each fund manager releases prices will vary, but we expect to have all unit prices finalised by **approximately Thursday 21 July 2022**. This can have an impact on the transactions at the end of June and the first three weeks of July depending on the investment funds involved in the transaction.

Mailing addresses

Mailing addresses

ANZ Super Advantage
ANZ OneAnswer Personal Super

GPO Box 4028 Sydney NSW 2001

OneAnswer Frontier Personal Super

GPO Box 5306 Sydney NSW 2001

ANZ Smart Choice Super suite of products:

- 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

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)	Email
ANZ Smart Choice Super suite of products - Members call	13 12 87 (option 1)	8.30am – 6.30pm	anzsmartchoice@anz.com
ANZ Smart Choice Super for employers and their employees - Employers call	13 47 43	8.30am – 6.00pm	employersuper@onepathsuperinvest.com.au
ANZ Super Advantage ANZ OneAnswer Personal Super	13 38 63	8.30am – 6.30pm	client@onepathsuperinvest.com.au
OneAnswer Frontier Personal super	133 665	8.30am – 6.30pm	client@onepathsuperinvest.com.au
EasyTransact (Employers only)	13 47 43 (options 1,1)	8.30am – 6.00pm	easytransact@onepathsuperinvest.com.au

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