

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 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: GPO Box 5306, Sydney NSW 2001. **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 an application by **5pm on 10 June 2022**.

® Registered to BPAY Pty Ltd ABN 69 079 137 518.

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†
OneAnswer Personal Super OneAnswer Frontier Personal Super	Yes	Yes	Yes	Yes	No
Integra Super	Yes	No	Yes	Yes	Yes
Note, this product closes 13 June 2022 and members will be transferred to the below product.					
ANZ Smart Choice Super for employers and their employees	Yes	No	No	Yes	Yes

* Employers are 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 there is no need to forward your BPAY receipt number.

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

Payment cut-off dates and times

All OnePath products (other than Integra Super)

Payment Method	Cut-off dates and times for 2022
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 submitted on EasyTransact and received* 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	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 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 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 time.

Integra Super

For this financial year, the above cut-off dates and times will not apply to Integra Super members who are being transferred on 13 June 2022 to ANZ Smart Choice Super for employers and their employees (ANZ Smart Choice Super), unless they choose to rollover to another super fund.

However, we'll continue to accept contributions (other than by direct debit as this isn't offered as a contribution method with ANZ Smart Choice Super) after **5pm on Friday 3 June 2022** but they will be directed to the member's ANZ Smart Choice Super account. We expect processing to ANZ Smart Choice Super accounts to start from Monday 6 June 2022 for the effective date received. If the member has a direct debit arrangement in place with Integra Super for making contributions, this will cease after any last direct debit deduction is paid from their account on 1 June 2022.

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**. Mail to: GPO Box 5306 Sydney NSW 2001.

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:

- OneAnswer Personal Super, OneAnswer Frontier Personal Super & Integra Super - in the Product Disclosure Statement (PDS) or Member Guide (Additional Information), available online at onepathsuperinvest.com.au under the 'Forms & Brochures' section.
- 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.

You can also contact Customer Services for a copy.

A reminder about contributions caps

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

Note: employer payments to cover members' insurance fees will count towards their concessional contributions cap.

Contact us

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

Product	Phone number	Hours (weekdays, AEST)	Email address
All OneAnswer & OneAnswer Frontier products	133 665	8.30am – 6.30pm	client@onepathsuperinvest.com.au
Integra 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
ANZ Smart Choice Super for employers and their employees	13 12 87	8.30am – 6.30pm	anzsmartchoice@anz.com

This Product Update 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 the issuer of OnePath super products and ANZ Smart Choice Super for employers and their employees (ANZ Smart Choice Super) which are part of the RPS.

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