

END OF FINANCIAL YEAR - CONTRIBUTION CUT-OFF DATES

April 2025

With the end of 2024/25 fast approaching, clients shouldn't forget to make their super contributions in time for them to be accepted for this financial year. How they can do this is detailed below.

CONTRIBUTIONS

To ensure contributions for the 2024/25 financial year are received in time, contributions for your clients should be forwarded as soon as possible and no later than the cut-off times specified under 'Payment cut-off dates and times' on the next page.

Contributions received after these cut-off times will be processed in the following 2025/26 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 detailed on page 2. **Cheques must be made 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® (Registered to BPAY Pty Ltd ABN 69 079 137 518).

Payment methods accepted

Payment methods accepted for the financial year ending 30 June 2025 are detailed below.

Product	Cheque*	Direct Debit (one-off)	EFT*	BPAY**^
OneAnswer Frontier Personal Super	Yes	Yes	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.

Payment cut-off dates and times

Payment Method	Cut-off dates and times for 2025
Cheques and associated documentation	Must be received* by us by 5pm on Monday 30 June 2025.
Direct Debit	All Direct Debit requests must be submitted no later than 5pm on Thursday 26 June 2025

Payment Method	Cut-off dates and times for 2025
BPAY and Internet banking (EFT) payments	To ensure BPAY and EFT contributions are received* before the end of the financial year, instructions must be submitted no later than 4pm[#] on Thursday 26 June 2025 . 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.**

[#] Clients need to check with their financial institution for their cut-off time.

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 **Friday 27 June 2025**, 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 Thursday 26 June 2025**.

FURTHER IMPORTANT INFORMATION FOR THE END OF THE FINANCIAL YEAR

A reminder about contributions caps

It is important that your clients are aware of their contributions limits and ensure that they don't exceed their caps.

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

Mailing address

Product	Address
OneAnswer Frontier Personal Super	GPO Box 5306 Sydney NSW 2001

ANY QUESTIONS?

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

- call Adviser Services on **1800 804 768**, weekdays between 8.30am and 6.30pm (AEST/AEDT)
- live chat with us at onepathsuperinvest.com.au
- email us at adviser@onepathsuperinvest.com.au
- speak with your Business Development Manager.

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