

## END OF FINANCIAL YEAR - CONTRIBUTION CUT-OFF DATES

### May 2022

With the end of 2021/22 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 2021/2022 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 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 the page 3. **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](http://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**.

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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*
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 clients will be transferred to ANZ Smart Choice Super for employers and their employees.					
ANZ Smart Choice Super and Pension^^	Yes	No	No	Yes	No
ANZ Smart Choice Super for employers and their employees (including QBE)	Yes	No	No	Yes	Yes

Product	Cheque*	Direct Debit (one-off)	EFT*	BPAY**^	EasyTransact†
ANZ OneAnswer Personal Super & OneAnswer Frontier Personal Super	Yes	Yes	Yes	Yes	No
ANZ Super Advantage (ASA)	Yes	No	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.

† 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 OnePath super products (other than Integra Super)

Payment Method	Cut-off dates and times for 2020
EasyTransact Direct Debit payments	Must be at 'confirmed' status on EasyTransact by <b>5pm on Thursday 30 June 2022</b> .
EasyTransact Internet banking (EFT) payments	Must be submitted on EasyTransact and received* by <b>4pm on Monday 27 June 2022</b> .
Cheques and associated documentation	Must be received* by us by <b>5pm on Thursday 30 June 2022</b> .
Direct Debit	All Direct Debit requests must be submitted no later than <b>5pm on Monday 27 June 2022</b> .
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 <b>4pm# on Monday 27 June 2022</b> . 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.

### Integra Super

For this financial year, the above cut-off dates and times will not apply to clients who are members of Integra Super as they 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.

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. However, clients' contributions will be directed to their ANZ Smart Choice Super account. We expect processing to clients' ANZ Smart Choice Super accounts to start from Monday 6 June 2022 for the effective date received. If your clients have 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, see the mailing address on the next page. 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**.

## 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 addresses

Mailing addresses	
OneAnswer Personal Super	GPO Box 5306 Sydney NSW 2001
OneAnswer Frontier Personal Super	
Integra Super.	
ANZ Super Advantage	GPO Box 4028 Sydney NSW 2001
ANZ OneAnswer Personal Super	
ANZ Smart Choice Super suite of products	GPO Box 5107 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)
- email us at **adviser@onepathsuperinvest.com.au**
- speak with your Business Development Manager.

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