



# ENERGY SUPER EMPLOYER GUIDE

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## ABOUT THIS ENERGY SUPER EMPLOYER GUIDE

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This *Employer Guide* describes the features, benefits, risks and significant terms and conditions of the Energy Super product. It will help you decide whether this product will meet your needs and might also help you compare our product with other products you are considering.

This *Employer Guide* was prepared and issued by Electricity Supply Industry Superannuation Ltd (Qld) (ABN 30 069 634 439) (AFSL 336567) (the Trustee), the Trustee of Energy Super (ABN 33 761 363 685) (the Fund). Energy Super is an authorised MySuper product provider (Product Number 33 761 363 685 380).

## IMPORTANT

This *Employer Guide* has been prepared for general information only. It does not take into account your financial objectives, financial situation or needs. Any statements of law or proposals are based on our interpretation of the law or proposals as at the date this *Employer Guide* was issued. We recommend that you seek qualified professional advice before acting on any information contained in the *Employer Guide*. If there are any inconsistencies between the terms of the *Energy Super Trust Deed* and this *Employer Guide*, the terms of the Trust Deed prevail.

You should also read the *Energy Super Member Guide Product Disclosure Statement (PDS)* or *Corporate Member Guide PDS* (if you have made special corporate arrangements with Energy Super) including the documents referred to within (which form part of the PDS). These documents contain detailed information about Energy Super and the products available to members.

The information in this *Employer Guide* is up-to-date at the date it is issued. Some of the information in this document can change from time-to-time and may not be up-to-date at the time you receive it. If a change is not materially adverse, we may not update this *Employer Guide*. Updated and new information will be published on our website. We will also send you a printed copy on request at no cost.

If you would like more information about Energy Super please contact us. We will provide you the information you reasonably require to make an informed assessment of the management, financial condition and investment performance of Energy Super.

If you have any questions about being a Registered or Participating employer of Energy Super, you can contact us on **1300 436 374** from 8.00am to 6.00pm Monday to Friday (excluding public holidays) or email [fsm@energysuper.com.au](mailto:fsm@energysuper.com.au)

# ABOUT ENERGY SUPER

Energy Super is a platinum-rated\*, MySuper authorised industry superannuation fund established for the energy industry.

With its roots in the energy and affiliated industries, Energy Super is also a proudly open fund available for all Australians.

With over 47,000 members and more than \$7.6 billion funds under management (as at 31 March 2019), Energy Super has received the following recognition in 2018-19\*:

- SuperRatings Platinum Rating for 10 consecutive years
- SelectingSuper AAA Quality Assessment

## THE BENEFITS FOR EMPLOYERS JOINING ENERGY SUPER

At Energy Super, we make it easy for you to manage your superannuation commitments while providing added benefits and services that may support your employee recruitment objectives and strategies.

As an employer of Energy Super, you get access to:

- online management of your contribution payments and employee details with free access to our clearing house - QuickSuper;
- personalised service from our Fund Services Managers;
- help with understanding your superannuation contribution obligations;
- a team of qualified and experienced financial advisers who can offer you and your employees relevant superannuation education and support;
- flexible insurance arrangements for your employees;
- ability for you to nominate the level (under corporate insurance arrangements only) and pay the cost of insurance cover for your employees if required by an award or industrial agreement;
- financial planning education seminars in the workplace;
- employer superannuation education seminars;
- tailored superannuation arrangements for large employers, **and much more.**

*\*Ratings are provided by SuperRatings Pty Ltd (ABN 95 100 192 283) (AFSL 311880) and Rainmaker Information Pty Ltd (ABN 86 095 610 996). Ratings are only one factor to be considered when making investment decisions. Refer to [energysuper.com.au/ratings](http://energysuper.com.au/ratings) for information about the rating and the rating scale. SuperRatings does not issue, sell, guarantee or underwrite this product. Go to [www.superratings.com.au](http://www.superratings.com.au) for details of its ratings criteria.*



# JOINING ENERGY SUPER

Any employer can apply to join Energy Super as either a Participating or Registered employer. Our goal is to provide a personalised employer service and, for your employees, access to a competitive industry super fund where they can stay for their working life and in retirement. Our employer services are generally provided free of charge.

## HOW TO JOIN

All new employers must complete an *Employer Application Form* attached to this *Employer Guide* to start contributing to Energy Super, otherwise employer contributions may need to be refunded after a period of 90 days (unless each employee completes an *Energy Super Member Application Form*).

New employers have the choice of becoming:

1. a Registered employer; or
2. a Participating employer;

A **Registered employer** is an employer who has completed the *Employer Application Form*, but has not agreed to be bound by the Trust Deed.

New employers should read the *Energy Super Member Guide* or *Corporate Member Guide* (if you have made special corporate arrangements with Energy Super) and the documents referred to within (which form part of the PDS). Employers should then complete and sign the *Employer Application Form* attached to this *Employer Guide*. By completing the *Employer Application Form* in the *Employer Guide* you are agreeing to become a Registered employer.

Send your completed *Employer Application Form* to:

**Energy Super**  
**PO Box 10530**  
**Brisbane Adelaide Street Qld 4000**  
 or email  
**employer@energysuper.com.au**

Energy Super will then send you a Welcome Letter and any other items you request on the form.

A **Participating employer** is one who signs a Participation Agreement, which binds the employer to the provisions of the *Energy Super Trust Deed*, including the timely remittance of contributions. The *Energy Super Trust Deed* is available online at **energysuper.com.au** and should be read before making a decision. To apply as a Participating employer please contact us on **1300 436 374** or email **fsm@energysuper.com.au**

## CONTRIBUTION REQUIREMENTS FOR EMPLOYERS

Employers must make contributions under the SG legislation to a complying fund at least quarterly and before the 28th day following the end of a calendar quarter. The calendar quarter end dates are: 31 March, 30 June, 30 September and 31 December.

SG contributions must be calculated on the employee's "ordinary time earnings" as defined in the SG legislation.

## COOLING OFF PERIOD

You have a 14 day cooling off period, after joining us, during which you can cancel your participation. The cooling off period starts at the earliest date of (a) the day you receive your Welcome Letter, or (b) five days after the date of your Welcome Letter.

If you wish to cancel your participation during the cooling off period, the authorised employer contact will need to request this in writing or by electronic means. They will also need to nominate an alternative complying fund that any contributions received in this period can be rolled over to. This nomination must be done within 1 month of requesting cancellation. Energy Super will then roll over any contributions received during this period to the nominated fund and your account will be closed.

The rolled over amount may be adjusted to take into account movements in investment values during the period between joining and cancelling participation, and deductions may be made for any taxes or administration costs that applied during the period.

## CHOICE OF FUND

Many employees have the option to choose the super fund that you pay their super into.

When you employ new staff, you must check whether they're eligible to choose a super fund. This generally depends on the type of award or industrial agreement you employ them under.

Your employee is generally entitled to choose their super fund if they are:

- employed under a federal award;
- employed under a former state award, now known as a Notional Agreement Preserving State Award (NAPSA);
- employed under another award or industrial agreement that does not require super contributions; or
- not employed under any state award or industrial agreement (including contractors who are regarded as eligible employees for super purposes).

Your employee may **not** be entitled to choose their super fund if you're already paying super contributions for them under or in accordance with:

- a state industrial award;
- a preserved state agreement;
- a federal industrial agreement such as an Australian Workplace Agreement or a collective agreement;
- a pre-reform Certified Agreement (CA);
- an old Industrial Relations (IR) agreement;
- an Individual Transitional Employment Agreement (ITEA);
- a workplace determination; or
- an enterprise agreement.

# JOINING NEW EMPLOYEES TO ENERGY SUPER

If you're not sure what, if any, award or industrial agreement covers your employee:

- visit the Fair Work website at [fairwork.gov.au](http://fairwork.gov.au);
- phone the workplace relations department in your state or territory; or
- check with your employer association.

If your new employees are not eligible to choose a super fund, or don't make a choice within 28 days of commencing employment, you must pay their contributions into your employer-nominated or default fund.

The default super fund you nominate must:

- be a complying super fund; and
- be registered by the Australian Prudential Regulation Authority (APRA) to offer a MySuper product.

As Energy Super is both a complying fund and offers a MySuper product, you are able to nominate us as your default fund.

## How to make Energy Super your default fund

Complete the *Employer Application Form* then provide your employees with a *Standard Choice* form, with our details, within 28 days of the nomination.

## Employer obligations under Choice of Fund legislation

If your employees are eligible for Choice of Fund; you are obligated to do the following:

- provide any new employees with a *Standard Choice Form* (or equivalent) within 28 days of them starting work with you;
- start paying SG contributions to your employee's chosen fund within two months of having received written notification from your employee of their chosen fund; and
- accept a change of fund advice from your employee once in every 12 months if they request it.

You do not have to comply with your employee's Choice of Fund instructions in any of these situations:

- the fund chosen is not a complying superannuation fund/scheme or retirement savings account;
- your employee has not provided you with the required details about their chosen fund and how you can pay SG contributions to that fund;
- your employee has not provided you with a written statement from the Trustee of their chosen fund that the fund is a complying superannuation fund that can accept your SG contributions; and
- your employee has chosen another fund within the past 12 months.

There are several ways you can join new employees to Energy Super:

1. Your employees can join themselves online. Simply go to [energysuper.com.au](http://energysuper.com.au) and click Join Energy Super. Your employees will have to complete the required fields, inclusive of your Employer Name and Number so be sure to provide this information to them. Once completed, your employees will receive an online notification of their membership number.
2. You can also join new employees to your business by entering their details into our clearing house portal. Make sure you have their personal details handy and you can either enter their details manually or they will be automatically added with your next contribution if you process your contributions via file upload. You will then receive their member number through the clearing house once it has been processed by us.
3. If you do not have access to either of the above methods, you can still join your new employees via a *Member Application Form*, just follow the steps below:
  - provide them with an *Energy Super Member Guide* or *Corporate Member Guide* (if you have made special corporate arrangements with Energy Super);
  - forward the completed *Member Application Form* (found in the back of the *Energy Super Member Guide* or *Corporate Member Guide*) to Energy Super no later than your next contribution advice. We will then send a Welcome Letter to your employee, confirming their membership details;
  - add your employee's details the next time you forward a contribution.

Remember to include your employee's:

- full name;
- gender;
- date of birth;
- address details (residential address);
- Tax File Number;
- start date; and
- a membership number; if previously provided.



If you do not offer Choice of Fund to eligible employees, you may be penalised for failing to do so. Please refer to the Australian Taxation Office (ATO) website at [ato.gov.au/business](http://ato.gov.au/business) for more information.



# INSURANCE COVER

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With Energy Super's insurance arrangements you have a convenient, low cost and flexible solution for your employee's personal insurance needs that meets the legal requirements for an employer's default superannuation fund.

The types of insurance cover available through Energy Super are:

- Death & Total and Permanent Disablement (TPD);
- Death Only;
- Standard Income Protection (IP) (14, 30, 60 or 90 day waiting period\* with a 104 week benefit period) and
- Extended Income Protection (2 year and 14, 30, 60 or 90 day waiting period\* with a benefit period up to age 65).

\* 30, 60 or 90 day waiting periods apply to some existing members and some corporate insurance arrangements, otherwise the standard 14 day waiting period applies.

Energy Super's standard insurance arrangements for employees of Participating or Registered employers provides automatic cover at default levels (subject to meeting eligibility requirements). Your employees can also choose from a range of other cover levels to suit their own needs.

An overview of our standard insurance cover is provided in this section with more detailed information in the *Energy Super Insurance Guide* available at [energysuper.com.au](http://energysuper.com.au) If you have arranged more tailored insurance cover with Energy Super, such as nominating a different default level of cover for your employees, your *Energy Super Corporate Insurance Guide* will provide the details of that cover.

## STANDARD INSURANCE COVER

### Death & TPD

Employees who commence work with an Energy Super Participating or Registered employer, who are under age 70 and join the Fund within 120 days of their start date, automatically receive a default level of Death & TPD insurance cover.

This default insurance has the following features:

- insurance cover is based on multiples of units;
- the benefit amount reduces with age;
- the cost per unit of cover remains the same and is deducted from member accounts monthly; and
- this insurance has automatic life-stage increases in cover.

The automatic life-stage increases feature applies unless an employer has nominated alternative default units or the new member nominates a different insurance option on their *Member Application Form*. The life-stage increases feature automatically increases the member's units of cover when they move from one age bracket to another.

This means that the amount of cover for members automatically increases at a time when they are most likely to need it (going through middle age) because of their greater commitments to work and family.

### Standard Income Protection

Employees who commence work with an Energy Super Registered or Participating employer who are under age 70 and join the Fund within 120 days of their start date, automatically receive automatic Standard IP insurance cover.

Members can choose from a range of benefit levels when they join the Fund. The weekly benefit for Standard IP is as follows:

For the first 120 days after the waiting period, the actual benefit payable will be the lesser of:

- the level of cover they received automatically or applied for; and
- 90% of their Income (as defined in the *Energy Super Insurance Guide* or *Corporate Insurance Guide* [as applicable]).

For the remainder of the benefit period, the benefit will be reduced to the lesser of:

- the level of cover they received automatically or applied for; and
- 80% of their Income (as defined in the *Energy Super Insurance Guide* or *Corporate Insurance Guide* [as applicable]).

They will also receive a superannuation contribution into their Energy Super account equal to the lesser of 10% of Income or 10% of the level of cover for which they are insured.

Members can cancel their insurance cover at any time by contacting Energy Super.

**Please note:** Your employees may be required to have insurance cover under an enterprise bargaining agreement which is applicable to your workplace. You should assist your employee in investigating this prior to them cancelling or reducing their cover.

# PAYMENT METHODS

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## ENERGY SUPER'S FLEXIBLE PAYMENT OPTIONS FOR EMPLOYERS

You can nominate whether you wish to pay monthly or quarterly contributions on the *Employer Application Form*, but contributions must be remitted at least quarterly – and preferably monthly.

You may also have an obligation under an award or Enterprise Bargaining Agreement (EBA) to remit superannuation contributions to Energy Super on at least a monthly basis.

## METHODS OF PAYMENT AND CONTRIBUTION RETURNS

There are two different options available for employers to pay their contributions to Energy Super:

### Energy Super Clearing House

With Energy Super's Clearing House, you can make payments weekly, fortnightly, monthly or quarterly. You only need to make one payment, no matter how many different superannuation funds your employees have chosen. Payments are made in your preferred payment method of EFT or direct debit.

For more information about Energy Super's Clearing House, including the Terms and Conditions, contact us on **1300 436 374** or email [fsm@energysuper.com.au](mailto:fsm@energysuper.com.au)

### Other Clearing House

Energy Super can also accept payments made via other clearing houses.

# EMPLOYER RESPONSIBILITIES

As an employer you have certain obligations to your employees.

When it comes to superannuation, your obligations may be prescribed in a Federal or State award, industrial agreement or employment contract, or by Federal Government legislation. Under the Superannuation Guarantee (SG) legislation you are required to pay contributions on at least a quarterly basis.

## SUPERANNUATION GUARANTEE AND AWARDS

The SG legislation complements existing award superannuation obligations and is not an additional obligation. However, where the SG legislation and the award are different, an employer must satisfy the conditions more favourable to the employee. Please contact your employer organisation or Fair Work Australia for details of any awards covering your employees.

Many awards, enterprise and workplace agreements covering the electro-technology and allied industries require contributions be paid on a monthly basis. Despite the quarterly SG requirements, employers subject to an award, enterprise or workplace agreement must pay contributions in accordance with the relevant award or agreement.

The SG rate is 9.5%. From 1 July 2021, it will increase by 0.5% per year until it reaches 12% from 1 July 2025.

The SG rates for each financial year are shown in the table below.

Financial year	SG Rate
2019/20	9.5%
2020/21	9.5%
2021/22	10%
2022/23	10.5%
2023/24	11%
2024/25	11.5%
2025/26	12%

## HOW TO AVOID PENALTIES

Simply ensure all contributions are received by the due dates. Overdue contributions can cause a number of problems for you and your employees. To ensure that employees' insurance entitlements and award provisions are maintained, it is preferred that contributions are paid on a monthly basis.

## OVERDUE CONTRIBUTIONS – IMPLICATIONS

If your SG obligations are not met within the required time frame you may be required to pay the contribution amount, an administration fee and interest to the ATO.

These amounts are not tax deductible. The sum of these amounts is known as the SG Charge (SGC). It is also important to note:

- late contributions put employees' insurance benefits at risk; and
- overdue contributions may lead to debt recovery action.

If you have paid Energy Super a contribution prior to being penalised by the ATO, we will not automatically refund this contribution.

## BACK PAY

If you remit to a former employee after that employee has left your employ, you may have to make SG contributions on the back pay. Further information can be found on the ATO website at [ato.gov.au](http://ato.gov.au)

## CONTRIBUTIONS DURING LEAVE PERIODS

Contributions continue for members while they are employed by you and absent on paid leave and receiving payment (i.e. while they are on sick leave, annual leave, long service leave, public holidays and bereavement leave).

Contributions are not required to be paid during periods of unpaid leave.

Where an employee is on Workers' Compensation, contributions are required if they have returned to work (e.g. reduced hours) but not if they are not working.

## TAX FILE NUMBER (TFN)

Employers are required to pass a new employee's TFN to Energy Super or significant penalties may apply. You must provide all new employees' TFNs to the superannuation fund within 14 days. If you do not make a contribution for the employee in that period, you may pass the employee's TFN on to Energy Super at the time when you first make a contribution after receiving their TFN declaration.

New employees' joining Energy Super may provide their TFN on their *Member Application* Form. For employees who commenced prior to 1 July 2007 you may forward their TFN with your monthly contribution if they have given you permission to do so. It is an offence not to provide an employee's TFN to their super fund within the required time frame. The maximum penalty that can be imposed is 10 penalty units. However, the courts may increase the maximum penalty payable by a body corporate to 50 penalty units.

The maximum penalty applies for each employee, so if an employer fails to report five TFNs to the relevant super fund, five penalties can apply. For information on how the TFN legislation affects contributions read the *How My Super is Taxed* Guide.

## KEEP ENERGY SUPER UP-TO-DATE

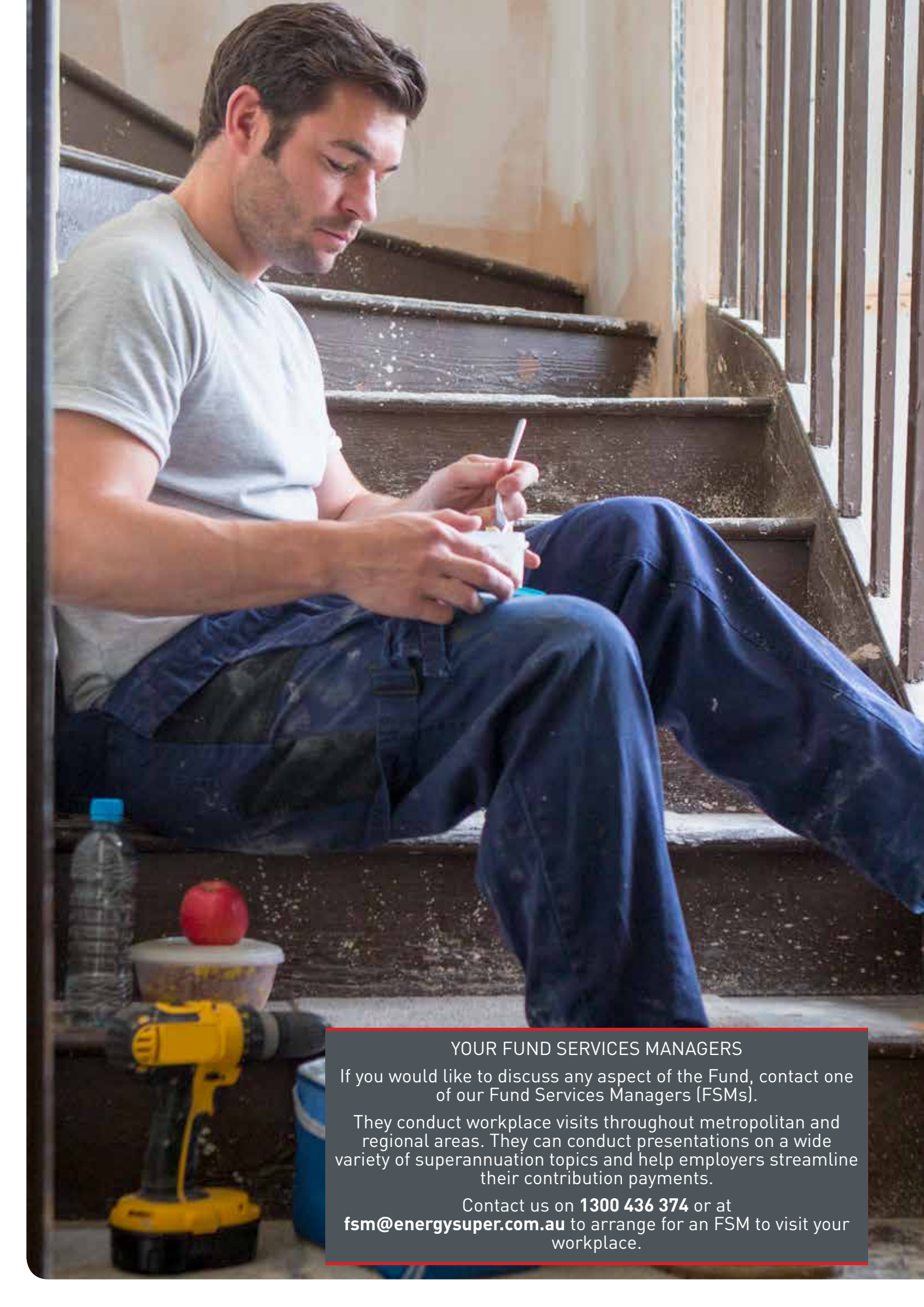
It's important you let us know when Energy Super members start or leave employment. By keeping us informed, you will help us ensure payments are correctly allocated and made on time. You can add this information into your clearing house return, no need to advise us separately.

It's also important to let us know if your details change, such as your contact details. You can let us know by email to [employer@energysuper.com.au](mailto:employer@energysuper.com.au), or call us on **1300 436 374**.

## HOW WE COMMUNICATE WITH YOU

To keep employers up-to-date with the latest news and information, we provide:

- employer-related superannuation updates;
- employer-focused seminars/briefings; and
- employer-related topical issues on our website.



#### YOUR FUND SERVICES MANAGERS

If you would like to discuss any aspect of the Fund, contact one of our Fund Services Managers (FSMs).

They conduct workplace visits throughout metropolitan and regional areas. They can conduct presentations on a wide variety of superannuation topics and help employers streamline their contribution payments.

Contact us on **1300 436 374** or at **fsm@energysuper.com.au** to arrange for an FSM to visit your workplace.



# CONTRIBUTIONS

Contributions can be made to a member's super by the member, their employer(s) or by another person (e.g. their spouse) providing certain eligibility rules are met. The following table outlines the types of contributions that can be made to a member's super based on their age at the time the contribution is made:

Member's age	Employer compulsory contributions e.g.	Employer voluntary contributions e.g.	Member personal contributions <sup>1</sup> e.g.	Contributions from another person <sup>1</sup> e.g.
	<ul style="list-style-type: none"> <li>SG</li> <li>Award</li> <li>Certified industrial agreement</li> </ul>	<ul style="list-style-type: none"> <li>Member before-tax (salary sacrifice)</li> <li>Optional employer contributions</li> </ul>	<ul style="list-style-type: none"> <li>Member after-tax</li> <li>Member tax-deductible (after-tax contributions for which a tax deduction is claimed)</li> </ul>	<ul style="list-style-type: none"> <li>Spouse</li> </ul>
Under 65	Yes	Yes	Yes	Yes
65-69	Yes	Yes, if work test is met or eligible for an exemption <sup>2</sup>	Yes, if work test is met or eligible for an exemption <sup>2</sup>	Yes, if work test is met or eligible for an exemption <sup>2</sup>
70-74	Yes	Yes, if work test is met or eligible for an exemption <sup>2</sup>	Yes, if work test is met or eligible for an exemption <sup>2</sup>	No
75 and over	Yes	No <sup>3</sup>	No <sup>3</sup>	No

<sup>1</sup> The member's Tax File Number is required.

<sup>2</sup> To meet the work test\*, before making the contribution, the member must have been gainfully employed for at least 40 hours in a period of not more than 30 consecutive days during the financial year in which the contribution is made or to be eligible for an exemption your total superannuation balance must be less than \$300,000 and you make the contribution with 12 months of the last financial year you met the work test.

<sup>3</sup> Contributions that are otherwise eligible may be accepted up to 28 days after the end of the month in which the member turns 75 provided the work test has been met in the financial year in which the contribution is made.

\*Gainfully employed means employed or self-employed for gain or reward in any business, trade, profession, vocation, calling, occupation or employment.

For further information on contributions and contribution caps please refer to the *Growing My Super* and *How My Super is Taxed* Guides available at [energysuper.com.au](http://energysuper.com.au)

## HOW CAN MEMBERS MAKE CONTRIBUTIONS?

Member contributions to Energy Super can be made via:

- authorised payroll deduction;
- BPAY; or
- Direct Debit through their bank.

If you use any clearing house and your employees are able to use payroll deduction, the amount deducted must be entered in the Member Voluntary column.

Under Federal Government Law, any member voluntary contributions must be received by Energy Super within 28 days of the end of the month in which you deducted the contribution from the member's pay. Failure to do so may result in a significant penalty.

If members wish to pay by BPAY or Direct Debit, they should contact Energy Super on **1300 436 374**.

# WHO MANAGES ENERGY SUPER

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## TRUSTEE

Energy Super is managed by a Trustee company called Electricity Supply Industry Superannuation (Qld) Ltd (ABN 30 069 634 439; AFSL 336567). The Trustee is responsible for managing Energy Super for the benefit of all members in accordance with the Trust Deed and relevant legislation.

## TRUSTEE DIRECTORS

The Trustee has Employer Representative Directors, Member Representative Directors and an Independent Director.

The directors are named on our website at [energysuper.com.au](http://energysuper.com.au)

## TRUST DEED

The Trust Deed is the legal document that sets out the rights and duties of the Trustee, the Participating employers and the members. It also sets out the rules for payment of benefits from Energy Super.

The Trust Deed can be amended, for example to reflect changes in legislation (you will be informed of significant amendments to the Trust Deed in the *Annual Report*).

## TRUSTEE LIABILITY INSURANCE

The Trustee is covered by insurance in respect of claims made against the Trustee. The Trustee is not insured for liability arising from dishonest conduct.

## SERVICE PROVIDERS

The Trustee uses a range of specialist, professional service providers (e.g. banker, auditor, actuary, investment managers etc.) to look after Energy Super and its investments. A list of our service providers is available at [energysuper.com.au](http://energysuper.com.au)



## OTHER INFORMATION

### WHAT TO DO IF YOU HAVE A COMPLAINT

If you have an enquiry or complaint, please contact us:

**Phone**

1300 436 374

**Email**

info@energysuper.com.au

**Fax**

(07) 3229 7523

**Mail**

Energy Super  
PO Box 10530  
Brisbane Adelaide Street QLD 4000

**In person**

Level 10, 123 Eagle Street Brisbane QLD 4000

We will try to satisfy your enquiry or complaint immediately, but some issues may take longer. If we cannot respond immediately, your enquiry or complaint will be investigated and we will write to you advising you of the outcome.

### How to take your complaint further

If you're not satisfied with our handling of your complaint you are eligible to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides consumers and small businesses with free, fast and binding dispute resolution for financial complaints.

Complaints can be lodged directly with AFCA, using AFCA's online complaint form, by sending a complaint by email or mail to AFCA, or by phoning AFCA. You can contact AFCA on:

**Mail:** Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001

**Phone:** 1800 931 678

**Website:** afca.org.au

**Email:** info@afca.org.au

### YOUR PRIVACY IS IMPORTANT TO US

We are committed to protecting the privacy of your personal information and the privacy of your employee's personal information. When we collect your personal information, we will notify you or take steps to make you aware of the information we collect, how we will manage that information and how to contact us if you have any privacy concerns. You can also read our Privacy Policy at [energysuper.com.au/privacy-policy](http://energysuper.com.au/privacy-policy) – or ask for a copy by contacting us on **1300 436 374** or [info@energysuper.com.au](mailto:info@energysuper.com.au)

### FORMS FOR EMPLOYERS

The following section of this *Employer Guide* contains employer forms, and a Letter of Compliance for Energy Super, to assist employers to fulfill their obligations to new employees under superannuation and taxation legislation.

### JOINING CHECKLIST - FOR EMPLOYERS

- Read this *Employer Guide* and the *Energy Super Member Guide* or *Corporate Member Guide* (if you have made special corporate arrangements with Energy Super) including the documents referred to within (which form part of the PDS).
- Complete all sections of the *Energy Super Employer Application* Form then return to us by email, fax or post.
- For new members to Energy Super:
  1. Get your employee to read the *Energy Super Member Guide* or your *Corporate Member Guide* (if you have made special corporate arrangements with Energy Super) including the documents referred to within (which form part of the PDS).
  2. Have your employees join Energy Super online, add their details via your clearing house, or have them complete the Member Application Form in the PDS and return to us.

### JOINING CHECKLIST - FOR MEMBERS

- Read the *Energy Super Member Guide* or *Corporate Member Guide* (if you have made special corporate arrangements with Energy Super) including the documents referred to within (which form part of the PDS).
- Once you have read the applicable guides, you can join Energy Super online, have your employer add your details via their clearing house, or complete the *Member Application* Form in the PDS and return to us.

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# EMPLOYER APPLICATION FORM



Please complete this form in **BLOCK** letters using a blue or black pen.  
Print an 'X' to mark boxes where applicable.

### EMPLOYER DETAILS

Full business name (Company name, Sole Proprietor or Partnership):

ABN/ACN:

Trading name:

Postal address:

State:  Postcode

Street address (if different from above):

State:  Postcode

Daytime telephone:

Email:

Mobile telephone:

### CONTACT DETAILS

Surname:

Title: Mr  Mrs  Ms  Miss  Dr

Given names:

Position:

Daytime telephone:

Email:

Mobile telephone:

### ADDITIONAL CONTACT

Surname:

Title: Mr  Mrs  Ms  Miss  Dr

Given names:

Position:

Daytime telephone:

Email:

Mobile telephone:

### ADDITIONAL INFORMATION

What industry is relevant to your company:

How many Energy Super new member packs would you initially like sent to you?

Frequency of contributions:  
Quarterly  Monthly  Fortnightly  Weekly

Contributions will commence from: [DD/MM/YYYY]  
 /  /

Preferred contribution remittance method:  
1  Energy Super Clearing House  
If yes, go to 'Facility Type' section.  
2  No thanks, I have an existing Clearing House solution  
If yes, go to 'Execution by employer' section.

Please note: You may have an obligation under an award or EBA to remit superannuation contributions to the Fund on at least a monthly basis.

### FACILITY TYPE

Single employer facility – The employer will make contributions on behalf of their own employees

Multiple employer facility – The employer will facilitate contributions on behalf of multiple businesses

## SETTLEMENT ACCOUNT

Name of financial institution:

Branch/location:

Account name (e.g A B and C Jones):

BSB number:

Account number:

For a multiple employer facility, the employer must register a settlement account per employer within the QuickSuper system.

Proposed implementation date: (DD/MM/YYYY)

## EXECUTION BY EMPLOYER

In signing this form, I / we declare that I / we have read and understood the:

- *Energy Super Employer Guide*; and
- *Energy Super Member Guide Product Disclosure Statement (PDS)* or *Corporate Member Guide PDS* and the documents referred to within (which form part of the *PDS*).

I/ we consent to the disclosure and collection of information about the employer for the purposes explained in these documents. I/ we also undertake to provide the Trustee Board with such information in relation to the employee members of the Fund as is required to allow the proper administration of the Fund.

Authorised Officer's signature:

Date: (DD/MM/YYYY)   /   /

Name of signatory:

Optional Representative signature:

Date: (DD/MM/YYYY)   /   /

Name of signatory:

Please note: The person signing this form acknowledges that they have authority from the employer to execute this agreement on behalf of the employer.

## PRIVACY STATEMENT -YOUR PRIVACY IS IMPORTANT TO US

This Privacy Statement provides you with details about the personal information we have collected from you, how we will manage that information and how to contact us if you have any privacy concerns, including if you want to make a complaint.

*Why we collect personal information?*

Energy Super\* collects your personal information in order to:

- identify and verify your identity and conduct appropriate checks;
- answer your queries;
- communicate with you about your account and keep you informed about membership opportunities, including products, services, promotions and online news subscriptions;
- understand your requirements and provide you with a product or service;
- manage and respond to complaints, investigations and disputes and report to dispute resolution bodies and regulatory bodies.
- process your application for membership and
- manage our ongoing relationship with you as further described in this statement.

*How we manage your personal information*

We may disclose your personal information to our authorised personnel, third parties (e.g. employers) and our service providers, including administration services providers, insurers MLC and Beazley, and ESI Financial Services Pty Ltd (a wholly owned subsidiary of Energy Super).

We may use and disclose your personal information in order to:

- administer your account, provide insurance cover and provide services complementary to your account such as seminars, newsletters, educational materials and access to financial advice;
- communicate with other superannuation fund trustees and administrators if you transfer your super to another fund;
- communicate with Government, Statutory or Regulatory bodies and Enforcement bodies;
- obtain legal and professional opinions;
- utilise a service from web hosting companies, software providers or web application;
- deal and communicate with any other organisation or person, where you have asked them to provide your personal information to us or asked us to obtain personal information from them;
- conduct market research and analysis, develop and improve our products and services, and inform you about additional products and services that may be of interest to you; and

*What happens if you do not give us your personal information?*

If we ask for your personal information and you don't give it to us, we may not be able to provide you with any, some, or all of the features of our products or services available to you.

## YOUR PRIVACY IS IMPORTANT TO US

### *How we collect your personal information*

We generally collect your personal information directly from you, but may also collect it from other organisations such as your employer, your representatives, organisations who provide products or services to you jointly with us, and from publicly available sources. We may also be required to collect your personal information under anti-money laundering, corporations, family, insurance, superannuation and taxation legislation, or under court/tribunal orders

We are likely to disclose your personal information to organisations and persons located overseas. These countries include New Zealand, the United Kingdom, Ireland, France and the United States of America, depending on the details of the transaction or other act you ask us to or we are required to carry out.

*Energy Super and the ESI Group\* have a Privacy Policy which is available for download - or by contacting us on **1300 436 374** or **info@energysuper.com.au**. The Privacy Policy also contains information on how you may access and seek correction of your personal information held by Energy Super, and also how to complain about a breach of your privacy and how we will deal with that complaint.*

\* Energy Super is a reference to Electricity Supply Industry Superannuation (Qld) Ltd (ABN 30 069 634 439; AFSL 336567) (the Trustee), as Trustee for Energy Super (ABN 33 761 363 685) (the Fund). Energy Super is a member of the ESI Group.

## RETURN THIS FORM

### **Energy Super**

PO Box 10530  
Brisbane Adelaide Street QLD 4000

**F** 07 3229 7523

(remember to send all pages of the form)

**E** employer@energysuper.com.au  
(as a scanned email attachment)

## TALK TO US

**T** 1300 436 374

**E** employer@energysuper.com.au

**W** energysuper.com.au

### **Energy Super**

Level 10, 123 Eagle Street  
Brisbane QLD 4000  
PO Box 10530  
Brisbane Adelaide Street QLD 4000

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# SUPERANNUATION STANDARD CHOICE FORM - EMPLOYER



For use by employers who have chosen Energy Super as their default fund when offering employees a choice of fund and by employees to advise their employer of their chosen fund.

**SECTION A: EMPLOYEE TO COMPLETE**

**1. CHOICE OF SUPERANNUATION (SUPER) FUND**

I request that all my future super contributions be paid to: (place an  in one of the boxes below)

The APRA fund or retirement savings account I nominate (complete items 2, 3 and 5)

The self-managed super fund (SMSF) I nominate (complete items 2, 4 and 5)

The super fund nominated by my employer (complete items 2 and 5)

**2. YOUR DETAILS**

Name:

Employee identification number (if applicable):

Tax File Number (TFN):

**!** You do not have to quote your TFN but if you do not provide it, your contributions may be taxed at a higher rate. Your TFN also helps you keep track of your super and allows you to make personal contributions to your fund.

**3. NOMINATING YOUR SUPERANNUATION FUND**

You will need current details from your Australian Prudential Regulation Authority (APRA) regulated fund or Retirement Savings Account to complete this item.

Fund Australian Business Number (ABN):

Fund name:

Fund address:

State:  Postcode:

Fund phone:

Unique superannuation identifier (USI):

Your account name (if applicable):

Your member number (if applicable)

**Required documentation**

You need to attach a letter from your fund stating that they are a complying fund and that they will accept contributions from your employer. Correct information about your super fund is needed for your employer to pay super contributions.

**4. NOMINATING YOUR SELF-MANAGED SUPER FUND (SMSF)**

You will need current details from your SMSF trustee to complete this item.

Fund ABN:

Fund name:

Fund address:

State:  Postcode:

Fund phone:

Fund electronic service address (ESA)

**Fund bank account**

BSB code (please include all six numbers):

Account number:

**Required documentation**

You need to attach a document confirming the SMSF is an Australian Taxation Office (ATO) regulated super fund. You can locate and print a copy of the compliance status of your SMSF by searching using the ABN or fund name in the Super Fund Lookup service at [superfundlookup.gov.au](http://superfundlookup.gov.au)

If you are the trustee, or a director of the corporate trustee, you can confirm that your SMSF will accept contributions from your employer by making the following declaration (place an  in the box below):

I am the trustee, or a director of the corporate trustee of the SMSF and I declare that the SMSF will accept contributions from my employer.

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If you are not the trustee, or a director of the corporate trustee of the SMSF, then you must attach a letter from the trustee confirming that the fund will accept contributions from your employer.

#### 5. SIGNATURE AND DATE

If you have nominated your own fund in items 3 or 4, check that you have attached the required documentation and then place an  in the box below:

I have attached the relevant documentation.

Employee's signature:

Date: (DD/MM/YYYY)  /  /

Return the completed form to your employer as soon as possible.

### SECTION B: EMPLOYER TO COMPLETE

You must complete this section before giving the form to an employee who is eligible to choose the super fund into which you pay their super contributions.



Sign and date the form when you give it to your employee.

#### 6. YOUR DETAILS

Full business name:

ABN:

Signature:

Date: (DD/MM/YYYY)  /  /

#### 7. YOUR NOMINATED SUPERANNUATION FUND

If the employee does not choose their own super fund, you are required to pay super contributions on their behalf to the fund that you have nominated below:

Fund's name:

**Energy Super**

Unique Superannuation Identifier (USI):

**33761363685001**

For the Product Disclosure Statement (PDS) for this fund (if applicable) phone:

**1300 436 374**

Fund's website:

**energysuper.com.au**

### SECTION C: EMPLOYER TO COMPLETE



Complete this section when your employee returns the form to you with Section A completed.

#### 8. RECORD OF CHOICE ACCEPTANCE

In the two months after you receive the form from your employee, you can make super contributions to either the fund you nominated or the fund the employee nominated. After the two-month period you must make payments to the fund chosen by the employee.



If you don't meet your obligations, including paying your employee superannuation contributions to the correct fund, you may face penalties.

Date employee's choice is received:

/  /

Date you act on your employee's choice:

/  /



Employers must keep the completed form for their own record for five years. **Do not send it to the ATO, the employer's nominated fund or the employee's nominated fund.**

### TAX FILE NUMBER NOTIFICATION

Energy Super is authorised to collect your Tax File Number (TFN) by tax laws, the Superannuation Industry (Supervision) Act 1993, the Privacy Act 1988 and subsequent amendments.

By completing this form and providing it to Energy Super, you will allow the Energy Super Trustee to use your TFN for:

- Calculating tax on any benefit to which you may be entitled
- Provision to the ATO for taxation and contribution limit purposes
- Provision to the ATO so they can determine whether you are eligible for a co-contribution payment
- Finding and amalgamating your superannuation benefits
- Provision to the ATO when you receive a benefit or have unclaimed superannuation money after reaching the aged pension age
- Provision to another superannuation provider receiving benefits you may transfer (We won't pass your TFN to any other superannuation provider if you tell us in writing that you don't want us to pass it on).

Supplying your TFN is voluntary and it is not an offence if you choose not to provide it.

However, if you choose not to provide your TFN to Energy Super:

- We will not be able to accept any after-tax contributions (including spouse contributions) on your behalf
- Your taxable contributions received by us may be subject to additional tax of 34% (this is in addition to the 15% tax currently applicable to superannuation contributions)
- You may pay more tax on your superannuation benefit than is necessary (you may be eligible to get this back at the end of the financial year in your income tax assessment)

- It may be more difficult to find your superannuation benefit if you change address without notifying Energy Super or to amalgamate any multiple superannuation accounts you may have
- You cannot receive the Government Co-contribution.

The lawful purposes for which your TFN can be used and the consequences of not quoting your TFN may change in the future as a result of legislative change.

More information on Tax File Numbers for superannuation purposes can be obtained from the Australian Prudential Regulation Authority on 1300 131 060 or the Australian Taxation Office on 13 10 20.

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### *Why we collect personal information?*

Energy Super\* collects your personal information in order to:

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- understand your requirements and provide you with a product or service;
- manage and respond to complaints, investigations and disputes and report to dispute resolution bodies and regulatory bodies.
- process your application for membership and
- manage our ongoing relationship with you as further described in this statement.

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We may disclose your personal information to our authorised personnel, third parties (e.g. employers) and our service providers, including administration services providers, insurers MLC and Beazley, and ESI Financial Services Pty Ltd (a wholly owned subsidiary of Energy Super).

We may use and disclose your personal information in order to:

- administer your account, provide insurance cover and provide services complementary to your account such as seminars, newsletters, educational materials and access to financial advice;
- communicate with other superannuation fund trustees and administrators if you transfer your super to another fund;
- communicate with Government, Statutory or Regulatory bodies and Enforcement bodies
- obtain legal and professional opinions;
- utilise a service from web hosting companies, software providers or web application;
- deal and communicate with any other organisation or person, where you have asked them to provide your personal information to us or asked us to obtain personal information from them;

- conduct market research and analysis, develop and improve our products and services, and inform you about additional products and services that may be of interest to you; and
- meet legislative and regulatory obligations.

### *What happens if you do not give us your personal information?*

If we ask for your personal information and you don't give it to us, we may not be able to provide you with any, some, or all of the features of our products or services available to you.

### *How we collect your personal information*

We generally collect your personal information directly from you, but may also collect it from other organisations such as your employer, your representatives, organisations who provide products or services to you jointly with us, and from publicly available sources. We may also be required to collect your personal information under anti-money laundering, corporations, family, insurance, superannuation and taxation legislation, or under court/tribunal orders

We are likely to disclose your personal information to organisations and persons located overseas. These countries include New Zealand, the United Kingdom, Ireland, France and the United States of America, depending on the details of the transaction or other act you ask us to or we are required carry out.

*Energy Super and the ESI Group\* have a Privacy Policy which is available for download - or by contacting us on **1300 436 374** or **info@energysuper.com.au**. The Privacy Policy also contains information on how you may access and seek correction of your personal information held by Energy Super, and also how to complain about a breach of your privacy and how we will deal with that complaint.*

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## TALK TO US

**T** 1300 436 374

**E** info@energysuper.com.au

**W** energysuper.com.au

### **Energy Super**

Level 10, 123 Eagle Street

Brisbane QLD 4000

PO Box 10530

Brisbane Adelaide Street QLD 4000

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# LETTER OF COMPLIANCE FOR ENERGY SUPER



To whom it may concern

## COMPLYING FUND STATEMENT

Energy Super is a resident regulated complying superannuation fund, within the meaning of the Superannuation Industry (Supervision) Act 1993, and is not subject to a direction under section 63 of that Act (which prevents a fund from accepting employer contributions). Energy Super is also an authorised MySuper product provider, meets the minimum statutory insurance cover requirements and is eligible to be nominated as a default fund.

- Fund ABN: 33 761 363 685
- Unique Superannuation Identifier (USI): 33 761 363 685 001
- MySuper Product Number: 33 761 363 685 380
- Superannuation Product Identification Number (SPIN): n/a, please use a member number (if known)

## CONTRIBUTION ACCEPTANCE SECTION

Energy Super can accept all contribution types including Superannuation Guarantee contributions from anyone.

## HOW TO MAKE CONTRIBUTIONS

### WAYS FOR EMPLOYERS TO MAKE SUPERANNUATION CONTRIBUTIONS TO ENERGY SUPER

1. Clearing House	Energy Super's clearing house, allows you to make payments weekly, fortnightly, monthly or quarterly. You only need to make one payment, no matter how many different superannuation funds your employees have chosen. Payments are made in your preferred payment method of EFT or direct debit. For more information about Energy Super's clearing house, please contact us.
2. Other Clearing House	Energy Super can also accept payments made via other clearing houses.

Employers can nominate their preferred contribution remittance method on the *Employer Application* Form, and can change their payment method at any time.

For further details on payment methods please contact our friendly Energy Super team on **1300 436 374** between 8.00am and 6.00pm Monday to Friday. Alternatively you may email us at [employer@energysuper.com.au](mailto:employer@energysuper.com.au)

Yours sincerely

Robyn Petrou  
**CEO, Energy Super**

## TALK TO US

**T** 1300 436 374

**E** [employer@energysuper.com.au](mailto:employer@energysuper.com.au)

**W** [energysuper.com.au](http://energysuper.com.au)

### Energy Super

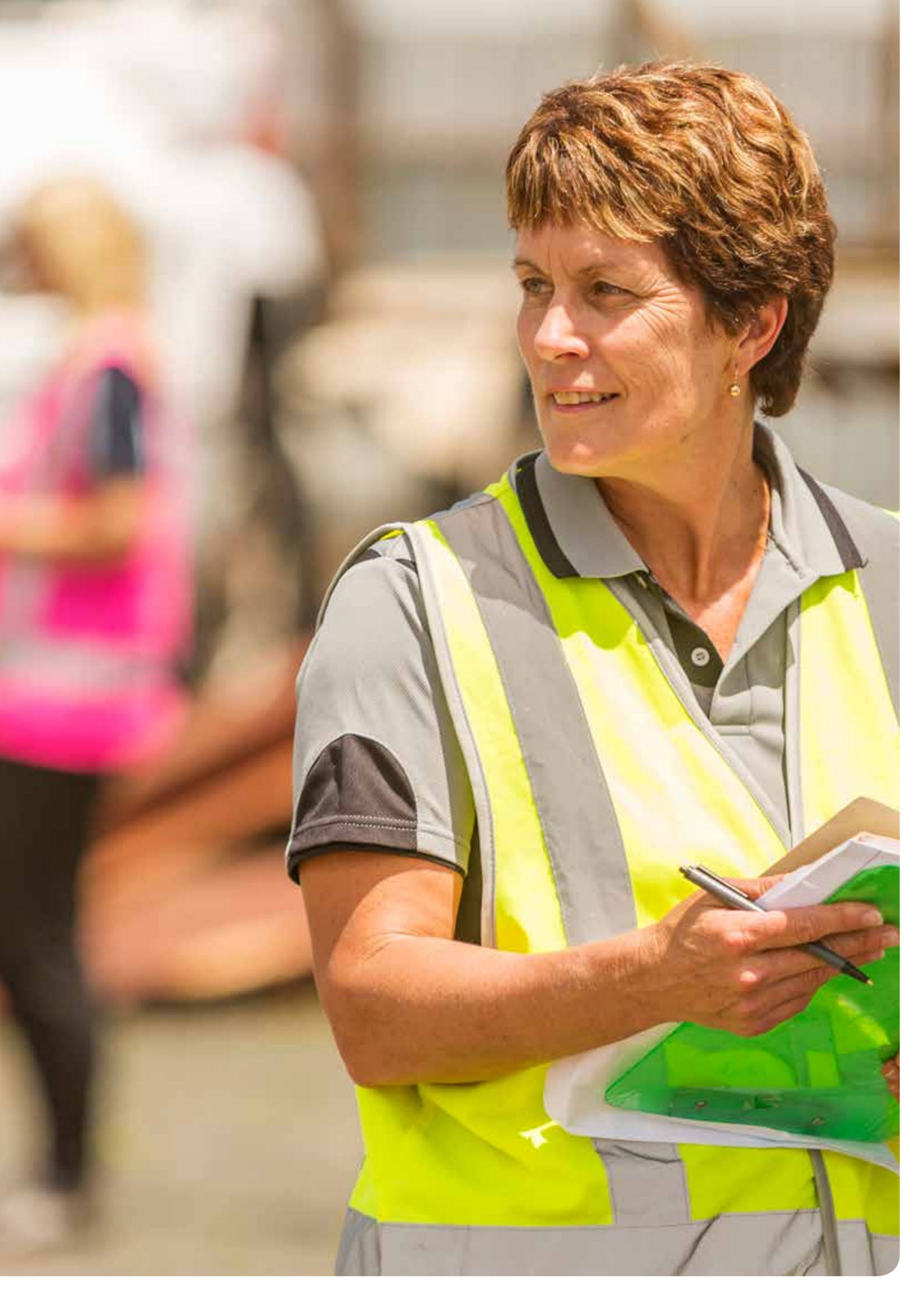
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PO Box 10530

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ENERGY SUPER  
Level 10, 123 Eagle Street  
Brisbane QLD 4000  
PO Box 10530  
Brisbane Adelaide Street QLD 4000

T **1300 436 374**  
E [info@energysuper.com.au](mailto:info@energysuper.com.au)  
W [energysuper.com.au](http://energysuper.com.au)

Prepared and issued by Electricity Supply Industry Superannuation (QLD) Ltd (ABN 30 069 634 439) (AFSL 336567) (the Trustee), the Trustee for Energy Super (ABN 33 761 363 685). Energy Super is an authorised MySuper product provider (Product Number 33 761 363 685 380).

