

# End of financial year – key dates

With the end of the financial year fast approaching, don't forget to make your super contributions before 30 June 2020.

## Contributions

To ensure your contributions for the 2019/2020 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 below.

**Note:** Contributions received after these cut-off times will be processed in the 2020/2021 financial year.

### Important information:

- As a result of the COVID-19 social distancing requirements, contributions **cannot** be made in person at any of our offices. Please refer to the mailing addresses below.
- Contributions must include all associated documentation. Please refer to the relevant Product Disclosure Statement (PDS) for the effective date the contribution will be processed.
- Cash is not accepted as a method of payment for contributions.
- 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](#) 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 11 June 2020**.

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

## Payment methods accepted

Payment methods accepted for the financial year ending 30 June 2020 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 (including QBE)	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) 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 OnePath products

Payment method	Cut-off dates and times for 2020
EasyTransact Direct Debit payments	Must be at 'confirmed' status on EasyTransact by <b>5pm</b> on <b>Tuesday 30 June 2020</b>
EasyTransact BPAY and Internet banking (EFT) payments	Must be received* via EasyTransact by <b>4pm</b> on <b>Friday 26 June 2020</b> .
Cheques and associated documentation	Must be received* by us by <b>5pm</b> on <b>Tuesday 30 June 2020</b> – refer below for address details.  Please make cheques payable to 'OnePath Custodians'.
Direct Debit	All Direct Debit requests must be submitted no later than <b>5pm</b> on <b>Thursday 25 June 2020</b> .
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 <b>4pm</b> # on <b>Friday 26 June 2020</b> . Otherwise, contributions may not be received until the 2020/2021 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 on or before the allocated dates. Any payment or documentation received after these dates will be processed in the 2020/2021 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 **Friday 26 June 2020, see mailing address below**. If a Personal Super new business application includes a transfer from another OneAnswer account, we recommend you mail all correctly completed documentation to us by **5pm** on **Thursday 25 June 2020**.

## Further important information for the end of the financial year

### 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.

**Note:** Employer payments to cover member insurance premiums or fees will count towards the concessional contributions cap.

### Mailing addresses

ANZ Super Advantage (ASA) GPO Box 4028 Sydney NSW 2001

ANZ OneAnswer Frontier Personal Super

ANZ Smart Choice Super and Pension GPO Box 5107 Sydney NSW 2001

## If you have any questions, please contact:

Product	Phone number	Hours (weekdays AEST)	Email
ANZ Smart Choice Super suite of products (for Members)	13 12 87 (option 1)	8.30am – 6.30pm	anzsmartchoice@anz.com
ANZ Smart Choice Super for employers and their employees (Employers only)	13 47 43	8.30am – 6.00pm	employersuper@anz.com
ANZ Super Advantage & ANZ OneAnswer products	13 38 63	8.30am – 6.30pm	customer@onepath.com.au
EasyTransact (Employers only)	13 47 43 (options 1,1)	8.30am – 6.00pm	employersuper@anz.com

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