



No tax file number

What happens if you do not provide your tax file number (TFN)

You are not legally required to provide us with your TFN, but if you have not provided it, you are not able to access all of the benefits of super.

You cannot make after-tax contributions

If we do not have your TFN, we cannot accept any after-tax contributions to your account. We must return any after-tax contributions you make and these amounts will not be invested and will not earn interest.

You will pay additional tax

Tax is payable on all before-tax contributions received by taxed superannuation funds. A provision for tax of 15% is deducted from all before-tax contributions received by us. If you have not provided your tax file number, we are required to deduct an additional 31.5% tax from your before-tax contributions.

Importantly, any TFN additional tax liability will take priority over your insurance premiums and your insurance may cease if your account balance is not sufficient to pay both your insurance premiums and the additional tax.

How is the tax paid?

Additional tax will be payable at the end of the financial year or the date that you withdraw your benefit, whichever occurs first. The tax is payable if we do not have your TFN at that time and it will generally be deducted from your account at 30 June (or when you withdraw your benefit).

If you are paid a benefit as either a lump sum or an income stream, or you split your account or contributions with your spouse and we do not have your TFN, then tax will be deducted at the time of payment.

Refund of tax if TFN is subsequently provided

If you or your employer subsequently provide your TFN, you may be entitled to a refund of the tax. The Australian Taxation Office (ATO) may also pay interest at the base interest rate applied by the ATO to overpayments.

If you believe you may be entitled to a refund, call Customer Service and request details about the refund of additional tax and payment of interest. Generally, the refund can only be claimed if you supply your TFN within three years of the tax being deducted from your account.

A service fee of \$100 will be charged to cover the administrative costs of dealing with the ATO if you provide your TFN and a refund is required. This will be charged at the time the refund is received.



How to provide your tax file number

You can provide your TFN directly to the Fund by contacting Customer Service and following the TFN prompts, or completing the section on tax file number collection in the member details form or application form at the back of the Member Booklet. You can also download and complete the *Tax file number collection form* from the website. Your completed form should be sent to First State Super, PO Box 1229, Wollongong NSW 2500.

Alternatively, you can quote your TFN to your employer when starting employment and it will automatically be taken to be quoted for superannuation purposes. Your employer is obliged to give your TFN to the superannuation fund within 14 days of the TFN being quoted. You can check if your employer has provided your TFN by referring to your welcome letter or most recent benefit statement, or by contacting Customer Service. If your TFN has not been provided, you can provide it to the Fund at any time by the methods described above.

What can we do with your TFN?

Under the *Superannuation Industry (Supervision) Act 1993*, the Fund is authorised to collect your TFN, which we will only use for lawful purposes in the administration of your superannuation benefit. These purposes may change in the future as a result of legislative change.

We may disclose your TFN to another superannuation provider, when your benefits are being transferred, unless you request us in writing that your TFN not be disclosed to any other superannuation provider. We may also disclose your TFN to our administrator and the Commissioner of Taxation in order to provide all of the services required in the administration of your account.

It is not an offence not to advise us of your TFN, however, there are advantages in doing so:

- The Fund will be able to accept all types of contributions to your account (including superannuation guarantee contributions, and any pre-tax and post-tax contributions)
- The tax on contributions to your account will not be increased as a consequence of not providing your TFN
- No additional tax (that is, beyond that which ordinarily may apply) will be deducted when you start drawing down on your superannuation benefits
- It will make it easier to trace different superannuation accounts in your name and match your accounts in the Fund so you receive all of your superannuation benefits when you retire.



Contact information

Web: www.firststatesuper.com.au

Phone: 1300 650 873

Email: enquiries@firststatesuper.com.au

This document is of a general nature and does not take into account your specific objectives, financial situation or needs. Before making a decision about First State Super, consider your financial requirements and read the Product Disclosure Statement for the First State Super product you currently hold or are considering. The PDS is available from www.firststatesuper.com.au or by calling 1300 650 873. This document is issued by FSS Trustee Corporation (the Trustee) ABN 11 118 202 672 AFSL 293340 the trustee of the First State Superannuation Scheme ABN 53 226 460 365 (First State Super; the Fund). This document is dated 1 December 2010.

Tax file number collection

Use this form if you would like to provide your tax file number (TFN) to First State Super.

What can we do with your TFN?

Under the *Superannuation Industry (Supervision) Act 1993*, your superannuation fund is authorised to collect your TFN, which will only be used for lawful purposes. These purposes may change in the future as a result of legislative change. The trustee of your superannuation fund may disclose your TFN to another superannuation provider, when your benefits are being transferred, unless you request the trustee of your superannuation fund in writing that your TFN not be disclosed to any other trustee.

It is not an offence not to quote your TFN. However giving your TFN to your superannuation fund will have the following advantages (which may not otherwise apply):

- your superannuation fund will be able to accept all types of contributions to your account/s;
- the tax on contributions to your superannuation account/s will not increase;
- other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your superannuation benefits; and
- it will make it much easier to trace different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

Otherwise your TFN will be treated confidentially.

Privacy notice

The information you provide in this form is collected by and held for First State Super by the fund administrator, Pillar Administration in accordance with the National Privacy Principles of the *Commonwealth Privacy Act*. For further information about privacy, contact Customer Service on 1300 650 873 or visit www.firststatesuper.com.au to view the Privacy Plan.

Personal and tax file number details

Please print clearly in black ink.

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|-----------------------------|-----------------------------------|--------------------------|--------------------------|----------------------------------|
| Member number (if a member) | Title (Mr Mrs Ms Miss Dr) | Male | Female | Birth date |
| <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="text"/> |
| Family name | <input type="text"/> | | | |
| Given name/s | <input type="text"/> | | | |
| Fund name | F I R S T S T A T E S U P E R | | | |
| Tax file number | <input type="text"/> | | | Daytime contact telephone number |
| <input type="text"/> | <input type="text"/> | | | <input type="text"/> |


Declaration

I have read the information on this form and consent to providing my TFN for the legal purposes stated.

Name (Print in BLOCK LETTERS)

Signature

Date

 **Return the completed form to First State Super PO Box 1229 WOLLONGONG NSW 2500**
For more information about your TFN contact the **ATO Superannuation Hotline on 13 10 20.**

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