

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 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 notes:

- 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 in the 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 an application by **5pm on 11 June 2020**.

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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†
OneAnswer Personal Super OneAnswer Frontier Personal Super	Yes	Yes	Yes	Yes	No
Integra Super	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) 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.

Payment cut-off dates and times

All OnePath products

Payment Method	Cut-off dates and times for 2020
EasyTransact Direct Debit payments	Must be at 'confirmed' status on EasyTransact by 5pm on Tuesday 30 June 2020 .
EasyTransact BPAY and Internet banking (EFT) payments	Must be submitted on EasyTransact and received* by 4pm on Friday 26 June 2020 .
Cheques and associated documentation	Must be received* by us by 5pm on Tuesday 30 June 2020 – see mailing address below. Please make cheques payable to 'OnePath Custodians'.
Direct Debit	All Direct Debit requests must be submitted no later than 5pm on Thursday 25 June 2020 .
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 4pm* on Friday 26 June 2020 . 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 on or before the allocated dates. Any payment or documentation received after these dates will be processed in the next financial year.

* You need to check with your 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 26 June 2020, see mailing address below**. If a Personal Super new business application includes a transfer from another OneAnswer account, we recommend you send 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 your contributions limits and ensure that they don't exceed the caps. We recommend you speak to your financial adviser for details.

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

Mailing address

GPO Box 5306 Sydney NSW 2001

If you have any questions, please contact:

Product	Phone number	Hours (weekdays, AEST)	Email address
All OneAnswer & OneAnswer Frontier products	133 665	8.30am – 6.30pm	customer@onepath.com.au
Integra Super	133 665	8.30am – 6.30pm	customer@onepath.com.au
EasyTransact (Employers Only)	13 47 43 (options 1,1)	8.30am – 6.00pm	employersuper@anz.com.au

This document is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673) (OPC), the trustee of the superannuation product. OPC is a member of the IOOF Group of companies, comprising IOOF Holdings Limited (ABN 49 100 103 722) and its related body corporates.

The information in this document has been prepared without taking into account your objectives, financial situation or needs. Because of this, you should consider its appropriateness, having regard to your objectives, financial situation and needs and you should obtain the Product Disclosure Statement (PDS) and any material incorporated by reference, available on our website onepath.com.au and consider the information before making any decision about whether to acquire or cancel the superannuation product. The superannuation product is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496 AFSL 238346).