

# How to open an account guide

The information in this guide forms part of the *Member PDS* for CareSuper dated 1 November 2024.



## How to join CareSuper

There are three ways you can join CareSuper.

### 1. Jump online

This is the quickest and easiest way to join. Simply head to [caresuper.com.au/join](https://caresuper.com.au/join) and follow the prompts.

### 2. Fill out the paper form

Print off and fill out the *Join CareSuper* form. The link is available in our *Member PDS* available at [caresuper.com.au/pds](https://caresuper.com.au/pds), or call us on **1800 005 166**, and we'll send you a copy.

### 3. Through your employer

You can tell your employer which fund you want them to pay your super contributions to. You can do this by:

- completing our *Pay your super to CareSuper* form and providing this to your employer if you want to contribute to CareSuper
- logging in to Australian Taxation Office (ATO) online services in myGov and completing the Super details section under 'New employment' in the Employment menu
- using the ATO *Superannuation standard choice (NAT 13080)* form available from [ato.gov.au](https://ato.gov.au).

Your employer may also use a digital onboarding platform to collect this information from you.

If you start working for a new employer and you don't tell them your preferred super fund, they'll need to check if you have a 'stapled fund' with

the ATO. If you have a stapled fund, your employer will pay your super contributions to this account.

If you don't provide your employer with details of your preferred super fund and you don't have a stapled fund, your employer will open an account for you with their nominated default super fund. If CareSuper is your new employer's default fund, a CareSuper account will be automatically opened for you when your employer begins paying super guarantee (SG) contributions on your behalf.

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This guide contains general information only and doesn't take into account your objectives, financial situation or needs. Before making a decision about CareSuper, you should consider if this information is right for you. You may also wish to consult a licensed financial adviser. Consider the PDS and TMD at [caresuper.com.au/pds](https://caresuper.com.au/pds). Any advice provided in this guide is provided by CareSuper Advice Pty Ltd ABN 78 102 167 877, AFSL 284443. A copy of the *Financial services guide* for CareSuper is available at [caresuper.com.au/fsg](https://caresuper.com.au/fsg).

All information, rates and/or fees are current at the time of production and are subject to change. Changes to government legislation and super rules made after this time may affect the accuracy of the information provided. The information in this guide and the information in our *Member PDS* may change between the time you read it and the day you acquire the product. We may make non-materially adverse changes to this information at any time on our website. Updated information is available free of charge at [caresuper.com.au](https://caresuper.com.au) or by calling us on **1800 005 166**. We recommend you regularly check our website for updated information about this product.

A paper or electronic copy of this guide, or any of the other important information that forms part of our *Member PDS*, is available free of charge on request by calling us on **1800 005 166**.

## Once you've joined

On joining, you'll receive a welcome letter and an account summary that will include important details about your account.

If your employer hasn't opened your account for you and you'd like your employer to start contributing to your account, you can give them your CareSuper account details found in your welcome letter. You can do this through **Member Online** or by using our *Pay your super into CareSuper* form.

Once you've joined, you don't have to worry about us spamming your inbox. We provide personalised service, and we'll only contact you with information relevant to your account.

## How to stay up to date with your super

Keeping up to date with what's going on with your super is easy.

Log in to **Member Online** with either your member number or registered email address for quick and secure access to your account.

With **Member Online**, you can:

- view your balance, transaction history and statements
- update your contact details (excluding mobile number)
- view and change your investment options
- provide your super details to your employer
- access BPAY® details to make personal and spouse contributions
- claim a tax deduction for personal super contributions
- check how much you've contributed to your CareSuper account against the contribution caps
- view and manage your insurance cover
- submit an insurance claim
- combine your super into your CareSuper account
- set communication preferences
- view your beneficiaries, update your non-binding nominations and renew binding nominations
- add your tax file number

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It's easy to set up your online access, simply go to [caresuper.com.au](https://caresuper.com.au), click 'Log in', and follow the prompts.

If you're unsure of your member number or which email address you registered with us (or you don't have one registered at all), call us on **1800 005 166**.

You can also download the CareSuper app for easy access to your account.

Throughout the year, you'll have access to:

- your annual member statement – showing your account balance, investment performance and any transactions during the year
- our electronic newsletter providing articles on investment performance and other general information about super and retirement
- our annual reports – available within six months of the end of the financial year at [caresuper.com.au/about-us](https://caresuper.com.au/about-us). You can also request a hardcopy of them
- fact sheets, publications, calculators and other useful information – available at [caresuper.com.au](https://caresuper.com.au)
- information seminars and webinars – conducted throughout the year, at no extra cost to you.



### Helping you to sort your super

We're here to help you make the most of your super. You can access general information, education, and personal advice about your CareSuper account at no extra cost.

If you need advice on your entire financial situation or have more complex needs, we can assist with that too. There might be an additional cost, but we'll explain any fees upfront, and you'll only pay for the services you agree to.

For more details, visit [caresuper.com.au/advice](https://caresuper.com.au/advice).

## How we communicate with you

Information relating to your account or CareSuper will be provided or made available to you by electronic means where possible (rather than sending it by post), unless you request otherwise.

The electronic means we use include our website, and any digital facilities available through the website, including **Member Online**.

If we have an email address for you, we'll either email you the information or send you an email notification that the information is available on our website or **Member Online**. We may also make this information available or send you a notification by SMS or through our app.

The information we provide in this way may include documents, notices or statements we're required to give you under super law, such as significant event notifications, member statements, exit statements or other confirmations.

We'll let you know when there is information ready for you on or through our secure website.

If you don't want to receive this type of information electronically, it's easy to opt out or change your preference for future communications through **Member Online** or by calling us on **1800 005 166**.

## Privacy collection statement

We collect, hold and use your personal information primarily to manage your CareSuper account. This includes administering transactions and calculating, managing and paying your benefits, as well as informing and educating you about your super. Without your personal information, we may not be able to deliver these services.

Generally, we collect personal information from you directly. However, from time to time, we collect information about you from other sources (for example, your employer or our insurer). Sometimes we collect information about you because we're required or authorised by law to do so. For example, Commonwealth anti-money laundering laws require us to collect certain information to verify your identity before we can pay you a benefit.

It might be necessary for us to disclose your personal information to external organisations, which typically include our professional advisers, our insurers, certain government bodies (for example, the ATO), external mail houses and other super funds. Disclosure of a member's personal information to an entity located outside Australia will only occur where it's necessary for the purposes of administering your membership in accordance with our *Privacy policy*.

For important information about how we collect, hold and use your personal information and exercising your rights in relation to that information (including accessing or correcting it, or making a complaint) you should refer to our *Privacy policy* which is available at [caresuper.com.au/privacy](https://caresuper.com.au/privacy) or by contacting us.

## Cooling-off period

We'd be sorry to see you go, but if you change your mind after joining CareSuper (as opposed to your employer signing you up), you can cancel your membership within 14 days starting from the earlier of:

- the date you receive your welcome letter
- five business days after the date your super account with CareSuper is opened.

You won't be eligible for a cooling-off period if you've exercised any right in relation to your CareSuper account. For example, you make an investment choice or exercise an insurance option before you change your mind.

New employers who open an account with CareSuper for an employee for the first time also have a 14-day cooling-off period starting from the first day we receive contributions from them. For more details about the cooling-off period for employers read our *Understanding your super obligations* fact sheet.

You can request to cancel your membership by writing to us.

- Email [info@caresuper.com.au](mailto:info@caresuper.com.au)
- Write to GPO Box 1547, Hobart TAS 7001

If you cancel your CareSuper account during the cooling-off period, we'll refund any administration fees and costs that were charged directly to your account. However, investment fees and costs and transaction costs included in the unit price for determining the value of investments will apply.

Once you cancel your membership, we'll transfer your account balance to an approved super fund of your choice.

Your contributions will be adjusted for any contributions tax we've paid to the ATO on your behalf, as well as any increase or decrease in the value of your investment.

Cancelling your membership will also cancel any insurance cover you may have.

Any tax already paid by the trustee for these contributions may need to be claimed back from the ATO.

Any preserved or restricted non-preserved benefits transferred into your account will have to be transferred to another approved super fund of your choice. This is a government regulation—preserved benefits can't be paid in cash. If you don't make a choice or we aren't able to make the chosen transfer, these benefits may be paid to a government regulator.

## Feedback and complaints

We hope you'll never have a reason to complain. However, if you do, you can refer to our *Complaints handling policy* for more information. This is available at [caresuper.com.au/complaints](https://caresuper.com.au/complaints) or call us on **1800 005 166** and we'll send you a copy.

If you have any problems or complaints, contact our Complaints Officer.

- Call **1800 005 166**

- Email [complaints@caresuper.com.au](mailto:complaints@caresuper.com.au)
- Write to GPO Box 1547, Hobart TAS 7001

You'll need to include all relevant details in your communication. We'll make every effort to deal with your concerns as quickly as possible. We'll aim to resolve your complaint within 45 days of receiving it. In certain circumstances, we can take longer but we'll let you know.

You may also contact the Australian Financial Complaints Authority (AFCA). However, AFCA won't usually deal with your complaint until it's been through our internal complaints handling process. AFCA is an independent body established by the Australian Government to assist members or their beneficiaries resolve certain types of complaints with fund trustees.

Contact AFCA to see if they can handle your complaint.

- Call 1800 931 678.
- Email [info@afca.org.au](mailto:info@afca.org.au).
- Write to GPO Box 3, Melbourne VIC 3001.