

We'll help

Apply to fix contribution errors

Made a mistake paying contributions? Here's how to request a correction.

If you've made an error with a contribution payment, we'll help you fix it where possible. We'll generally reclassify or refund contributions if:

- we're satisfied the payment was genuinely made in error and
- we still hold the contribution.

Under super laws, super contributions are preserved until a condition of release has been met. So we need to make sure we're following the relevant regulations before updating any transactions.

What's an administrative error?

An administrative error may include:

- a contribution paid to the wrong employee
- if an employee receives a super guarantee (SG) contribution that they aren't entitled to
- · if an employee is overpaid entitlements
- a clerical, administrative or computer error

Applications to correct administration errors must be able to demonstrate that an error has occurred.

What isn't an administrative error?

If a member or employer changes their mind about a contribution, this isn't considered an administrative error.

For example, if a member realises they've exceeded their contributions cap, they can't apply to have their contributions reclassified to avoid paying extra tax. Likewise, if an employer is owed money by an employee, they can't apply for a contribution refund to cover that debt.

We may also decline an application to refund or adjust an administrative error if:

- the contribution was paid to someone who's no longer a member of CareSuper
- the contribution was paid to CareSuper instead of another fund (the member can request a rollover to their chosen fund)
- the contribution was paid to another super fund before the member rolled over to us
- the refund will cause complex tax implications for affected members

How to apply to fix an administration error

- 1. Complete our Application to fix contribution errors form available at caresuper.com.au/forms.
- 2. Let the impacted employee know about the error and that you've applied for a refund or reclassification¹. You should let your employee know that their CareSuper insurance may be affected, and there may be tax implications. It's your responsibility to advise them to seek professional advice.

Make sure you provide enough details about the error when completing the form. We may ask for more information or evidence to support your application.

¹Your employee must sign this form if you're requesting a refund of \$2,000 or more.

What happens after I submit an application?

If your application to reclassify contributions is approved, we'll let you know when we've adjusted the contribution(s).

If your application for a refund is approved, we'll let you know when we've paid the refund. We may need to adjust the final payment amount due to any negative investment earnings or out-of-pocket expenses we incur.

If you paid the contribution(s) in the current financial year through a clearing house, we'll refund it back through the clearing house. Otherwise, we'll pay to the nominated bank details you provide on the form.

We retain the right to recover our costs if additional investigation or complicated calculations are required.

And if your application is declined, we'll let you know.

All our forms and publications are available at caresuper.com.au/forms-publications or call us, and we'll send you a copy.

Here to help

1800 005 166 (+61 3 7042 2723 if overseas) caresuper.com.au





This document 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**. Any advice provided in this document 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.

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. You may wish to obtain professional advice before acting on any of the information contained in this document.

Application to fix contribution errors

1800 005 166 info@caresuper.com.au

GPO Box 1547, Hobart TAS 7001

Use this form to apply for a refund or reclassify a contribution(s) made in error for a CareSuper member. Refer to our *Apply to fix contribution errors* fact sheet for more information.

Section 1	Registered name														
Your details															
	Trading name														
	Employer code (if known) ABN														
	Best contact person nar	me	Their daytime contact phone num	nber											
	Email														
Section 2 Payment	Where we're able to, we'		gh your clearing house. We may pay b	by cheque if											
rayment	Account name - must be	e your business name													
	BSB number	Account number	EFT reference												





Section 3

Employer declaration

I acknowledge that I've read, understood and accepted the following declarations and conditions:

- I have the capacity and authority to make this application and to sign this declaration on the employer's behalf.
- It's my responsibility to advise the affected employee of my application and I understand that CareSuper may also contact them.
- It's my responsibility to inform the affected employee that my application may have insurance or tax implications for them. It's my responsibility to advise them to seek professional advice.
- Approval of my application will be at CareSuper's discretion, taking into consideration the particulars of the application and our legal responsibilities.
- In some cases, it may not be possible to process a refund. CareSuper accepts no responsibility for refunds that it's unable to process.
- When the value of unit prices has decreased during the period between the payment and the claim, the amount refunded may be less than the contributed amount.
- CareSuper retains the right to recover costs if additional investigation or complicated calculations are required.
- I acknowledge and agree that the employer is fully accountable to CareSuper for any matters
 arising out of the claim and agree the employer shall indemnify CareSuper against all costs,
 expenses and any other sums incurred arising out of the payment or administration of this claim
 or where a refund is found to have been paid improperly or is disputed by a CareSuper member
 regardless of whether or not that member's right to the contribution is established.
- I consent to the use of my personal information as outlined in CareSuper's *Privacy policy* available at <u>caresuper.com.au/privacy-policy</u> or by calling us on **1800 005 166**.

Full name				
Your signature		Date (DD MM YYYY)		





Employee information

Important information

You must complete the following sections if:

- you're applying for a refund of \$2,000 or more from an individual employee's account complete a separate copy of this page for each impacted employee or
- the correction relates to one employee within a single financial year

If the correction relates to more than one employee or spans multiple financial years:

You'll need to complete the Application to fix contribution errors - additional information form instead of completing **section 5**, contact us for a copy. You'll still need to complete the rest of this form if you're applying for a refund of \$2,000 or more from an individual employee's account.

For privacy reasons, only provide details of a single employee on this page.

Section 4	Employee name													
Employee details														
	Date of birth (DD MM YYYY) CareSuper member number													
	This application won't proceed if the following items aren't completed:													
	The employee has been notified of the error.													
	Estimated total refund amount impacting \$ this employee only:													
	Your employee must sign section 6 if the amount shown above is \$2,000 or more.													

Section 5

Contribution details

• If the correction relates to more than one employee or spans multiple financial years – you need to provide details on our *Application to fix contribution errors - additional information* form, contact us for a copy. Don't complete the table below.

OR

• If the correction relates to one employee within a single financial year – provide details of each impacted contribution in the table below.

Error codes:

- A The contribution was paid on behalf of the wrong employee fill out the Amount to be refunded column.
- B The contribution was overpaid fill out the Amount to be refunded column.
- C The contribution was reported as the wrong type fill out the Correct contribution type column.
- D Other provide details:

Date contribution paid	Pay period ending	Contribution amount you paid	Contribution paid as type	Error code (see above)	Amount to be refunded	Correct contribution type
Example only						
20/7/22	28/7/22	\$400.00	Super guarantee	С		Super guarantee \$200.00 Member \$200.00
15/1/22	6/11/21	\$350.00	Salary sacrifice	В	\$150.00	





Section 6

Employee acknowledgement

This section must be completed by the employee if the refund is \$2,000 or more.

• I understand that I received super contributions in error, and that the amount shown in **section 4** will be deducted from my CareSuper account.

Full name																					
Sig	Signature of client A										Dat	e (D	D N	M '	YYY	Y)					



