

Additional investment

Please phone us on **1800 023 928** with any questions about this form or your account. More information is also available in our Product Disclosure Statement (PDS) and Reference Guides at oursuperfund.com.au/pds.

Use of this form

Use this form to accompany any personal or spouse contribution being made by cheque to your Accumulate Plus account. Cheques should be payable to 'Commonwealth Bank Group Super, [your account name]'. Alternatively, you can contribute to your super account by BPAY® – read our Member Guide (Product Disclosure Statement (PDS)) and Reference Guide: Contributing to your super for more information.

1. Details of member account to be credited with contribution

Account number

Title: Mr Mrs Miss Ms Other

Full given name(s) Surname

Postal address – to be used for all written communications

Unit number Street number PO Box Street name

Suburb State Post code Country

Tax file number - - or My TFN has previously been provided to the fund.

You're not obliged to disclose your TFN but without it, we may not be able to accept certain contributions or there may be tax consequence. Read our Reference Guide: How super is taxed for more information.

Date of birth Mobile number Email

By providing your **mobile**, you consent to its use for security validations, e.g. to transact online. By providing your **email**, you consent to receiving communications such as newsletters, significant event notices and other important information to this email, although from time to time we may still need to send you information by post. Note: If no mobile, you **must** give a daytime contact number.

2. Eligibility to contribute – age and employment criteria

You, or the receiving spouse in the case of a spouse contribution, must meet certain age and work test rules, or qualify for the work test exemption, to receive personal contributions to a super account – read our Reference Guide: Contributing to your super for more information. Note: Regardless of age or work test eligibility, if we don't hold your TFN, we can't accept any voluntary contributions from you or your spouse.

Occupation (if retired, state RETIRED)

Choose the **one** eligibility option below that applies to you – 'financial year' means from 1 July of one year until 30 June of the following year.

Under age 67¹

Aged 67 to 74² and have been gainfully employed for at least 40 hours within a period of 30 consecutive days or less during the / financial year in which the contribution was or will be made. Note: If left blank, the current financial year applies.

Aged 67 to 74² and eligible to contribute under the work test exemption because **both** of the following are true:

- I have **not** been gainfully employed for at least 40 hours within a period of 30 consecutive days or less, or on a full-time basis (30 hours per week), during the / financial year in which the contribution was or will be made, but I **was** gainfully employed for at least 40 hours within a period of 30 consecutive days or less during the **previous** financial year, **and**
- My total super balance³ at 30 June of the previous financial year was less than \$300,000.

Aged 67 to 74² and all contributions to my super fund during the / financial year are Super Guarantee contributions, employer certified agreement contributions, award contributions or downsizer contributions.

Aged 75 or older and all contributions to my super fund during the / financial year are Super Guarantee contributions, employer certified agreement contributions, award contributions or downsizer contributions.

1. In June 2021, a new law was enacted to also increase the maximum age at which you can trigger the bring-forward rule from age 64 to age 66. This law applies retrospectively to contributions made on or after 1 July 2020.
 2. This includes up to 28 days after the end of the month in which you turn 75.
 3. Visit MyGov (www.my.gov.au) to find and manage your total super balance.



3. Contribution details

Please indicate below the type and amount of your contribution(s):

Contribution type	Amount	In some cases, you may need to complete an additional form:
a) Personal contribution	\$ <input type="text"/>	▶ If you're eligible and intend to claim a tax deduction for personal contributions, you must also provide a completed Notice of intent form to us – read page 4 for more on eligibility and the timeframes for providing this form to us.
b) Spouse contribution	\$ <input type="text"/>	▶ n/a
c) Downsizer contribution	\$ <input type="text"/>	▶ You must also provide a Downsizer contribution into super form* to us – a copy of this ATO form is available on our website.
d) CGT contribution	\$ <input type="text"/>	▶ You must also provide a Capital gains tax cap election form* to us – a copy of this ATO form is available on our website.
e) Personal injury payment	\$ <input type="text"/>	▶ You must also provide a Contributions for personal injury form* to us – a copy of this ATO form is available on our website.
Total	\$ <input type="text"/>	

***Important:** You must provide this additional form to us either with your contribution or before your contribution is made. The form is not valid if the contribution has already been made.

4. Declaration and signature

I declare and agree that:

- All details in this form are true and correct.
- I have legal power to invest in accordance with this form.
- I have read the current **Member Guide (Product Disclosure Statement)**, including all material incorporated by reference (**Reference Guides**) for Accumulate Plus.
- If there is no investment option selected in section 4, or if I have selected a suspended, restricted or unavailable investment option, the trustee may choose to reject my investment or my investment may be delayed.
- I will tell the fund if my employment status changes, and in particular I acknowledge that if I'm aged 67 or over, I must meet the work test to make contributions to super or qualify for the work test exemption.
- If I've provided my tax file number in section 1, I consent to its use and disclosure as set out in **Reference Guide: How super is taxed**.
- I agree with the terms and conditions of transacting with the fund, including transactions made electronically or by telephone or fax, as set out in **Reference Guide: General Information**.
- If this form is signed under Power of Attorney, the Attorney declares that they have not received notice of revocation of that power.
- I understand and consent to my information being collected, disclosed and used in accordance with the fund's privacy policy, which is available by contacting the fund or visiting **oursuperfund.com.au** (under the 'Privacy' link on the homepage).

I acknowledge that:

- The fund and/or its related entities are not liable to me or other persons for any loss suffered (including consequential loss) in circumstances where transactions are delayed, blocked, frozen or where the fund refuses to process a transaction or ceases to provide me with a product or service, including in circumstances where the fund reasonably believes that I am a Proscribed Person. A 'proscribed person' means any person or entity who the fund reasonably believes to be (i) in breach of the laws of any jurisdiction prohibiting money laundering or terrorism financing, or (ii) on a list of persons with whom dealings are proscribed by Australian laws or the laws of another recognised jurisdiction. A 'proscribed person' includes any person or entity who the fund reasonably believes to be acting on behalf of, or for the benefit of, a person or entity referred to in (i) and/or (ii).
- Investments in the fund and its investment options are not investments, deposits or other liabilities of Commonwealth Bank of Australia or its subsidiaries, and are subject to investment and other risks, including possible delays in repayment and the loss of income and principal invested.
- Neither the fund nor Commonwealth Bank of Australia or its subsidiaries guarantee the repayment of capital or the performance of the options or any particular rate of return from the investment options.

Signature

Print name

Date

If you're signing under a Power of Attorney, please attach a certified copy of the Power of Attorney document unless it's already been provided to us. Each page of the Power of Attorney must be certified by a Justice of the Peace, Notary Public or Solicitor – additional certification options are available in our **'Who can certify documents'** fact sheet from oursuperfund.com.au/factsheets. If the Power of Attorney does not contain a sample of the Attorney's signature, you should also supply a certified copy of the Attorney's identification documents, with a sample of their signature, e.g. Driver's Licence, Passport, etc. The Attorney also needs to complete our power of attorney identification form – call us for a copy.

Return your completed form to Commonwealth Bank Group Super:

Mail: GPO Box 4303, Melbourne VIC 3001 **Email:** please log in to your account and use the online enquiry form.

Member interests in Commonwealth Bank Group Super (the fund) (ABN 24 248 426 878) are issued by Commonwealth Bank Officers Superannuation Corporation Pty Limited (the trustee) (ABN 76 074 519 798, AFSL 246418).



Claiming a tax deduction for contributions

Personal deductible contributions

If you make personal after-tax (non-concessional) contributions to your super, you may be eligible to claim a personal super contribution tax deduction.

Claiming a tax deduction may result in personal contributions being subject to 15% contributions tax. The contribution also then counts towards your concessional contributions cap, rather than your non-concessional contributions cap.

To be eligible to claim a personal super contribution deduction, **all** of the following conditions must apply:

- You make the eligible contribution and claim the tax deduction within the allowable claim period.
- You notify us of your intention to claim a tax deduction using the approved ATO *Notice of intent to claim or vary a deduction for personal super contributions* form, which you can obtain from our website or from www.ato.gov.au. You must give us this notice by the **earlier** of:
 - i) the end of the day in which you lodge your tax return for the financial year in which the contribution was made, or
 - ii) the end of the financial year following the year in which the contribution was made.
- At the time you give notice to us, you must be a member of Accumulate Plus, we must hold your contribution, we must not have begun to pay a pension based on the whole or part of the contribution, and the contribution must not have been included in an earlier valid notice.
- The notice is a valid notice and is acknowledged by us.

Please keep in mind that if you withdraw or transfer some or all of your super out of your Accumulate Plus account, including where you transfer super to begin a transition to retirement or retirement phase pension, this could reduce or cancel your eligibility to claim a tax deduction for contributions made during the current or previous financial year. Refer to the ATO website www.ato.gov.au for more information.

You cannot claim a tax deduction for any compulsory or voluntary after-tax contributions that you make to a Defined Benefit division in our fund. However, you may wish to consider making your voluntary after-tax contributions to an existing (or new) Accumulate Plus account to be eligible to claim the deduction. You should consider your own circumstances and seek professional advice before finalising any changes or decisions.

- ▶ For more information on how super contributions are taxed or the caps that apply to concessional and non-concessional contributions, read our *Reference Guide: Contributing to your super* or *Reference Guide: How super is taxed*, available from oursuperfund.com.au/pds.

