

Qantas Super Contribution Splitting

About this form

Use this form to split eligible concessional (before tax) contributions with your spouse.

For information on contribution splitting, refer to the relevant member disclosure for your division in Qantas Super, available on our website or by contacting the Qantas Super Helpline.

Once you've completed the form, don't forget to sign it and return it to Qantas Super, GPO Box 4303, Melbourne, VIC 3001.

If you're unsure of your decisions, we recommend that you seek advice from a licensed financial adviser.

If you need help completing this form

For assistance call the Qantas Super Helpline on **1300 362 967**, Monday to Friday, 8am to 7pm (AEST).

Step 1 – Complete your personal details

Please print in black or blue pen, in uppercase, one character per box.

A ✓

A separate form must be completed for each Division.

Division	<input type="text"/>																		
Title	Mr <input type="radio"/>	Mrs <input type="radio"/>	Ms <input type="radio"/>	Miss <input type="radio"/>	Other	<input type="text"/>	<input type="text"/>	<input type="text"/>	Date of birth	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Given names	<input type="text"/>																		
Surname	<input type="text"/>																		
Previous name (if applicable)	<input type="text"/>																		
Postal address	<input type="text"/>																		
Suburb	<input type="text"/>										State	<input type="text"/>	<input type="text"/>	Postcode	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Daytime telephone	<input type="text"/>										Mobile	<input type="text"/>							
Email	<input type="text"/>																		
Member number	<input type="text"/>																		

Step 2 – Attach documentation if your personal details have changed

Name and date of birth changes – see the 'Completing proof of identity' section for details of what to provide and how to and who can certify documents.

Address changes – attach a copy of a recent bill, mail item or driver's licence that displays your new residential or postal address.

If the required supporting documentation is not provided, the payment of your benefit will be delayed.





Step 4A – What form of identification will you need to provide?

This section will only apply if you are transferring contributions to your spouse's account in another complying superannuation fund. If you are transferring to a Self Managed Super Fund – refer to Step 4B.

If transferring contributions to your spouse's account in another complying superannuation fund:

☐ Option 1 – use your Tax File Number (TFN)

Qantas Super might already hold your TFN. If you're not sure if you have previously provided it, you can choose to do so now. You do not have to provide your TFN, but if you do, this will ensure that any benefit you take from Qantas Super does not incur additional tax. *Please also refer to the information provided below under Providing your Tax File Number (TFN).*

Enter your TFN here

- -

By providing your TFN, you are authorising us to give this information to the other super fund.

Please note: We will validate your TFN and personal details with the Australian Tax Office. If we cannot confirm an exact match with the ATO's records, you will be required to provide a copy of either your current driver's licence or passport (see below*) and your payout will be delayed.

☐ Option 2 – provide a copy of either your current driver's licence or passport*

* Your driver's licence must NOT be expired. However, your Australian passport can have expired within the last 2 years.

If you don't have a current driver's licence or passport, you can refer to the 'Completing Proof of Identity' section for a list of other documents that can be used to identify you. You can also contact the Qantas Super Helpline on **1300 362 967** for assistance.

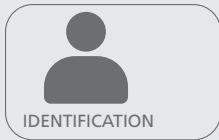
Step 4B – Identification required if transferring contributions to your spouse's account in a Self Managed Super Fund

If you would like to transfer contributions to your spouse's account in a Self Managed Super Fund, you will need to provide **certified** ID. The easiest way to do this is to:

- Photocopy both sides of your current drivers licence or passport*
- Take the photocopies to Australia Post or your local Police Station and ask them to certify your ID document.

* Your driver's licence must NOT be expired. However, your Australian passport can have expired within the last 2 years.

The person certifying your ID documents will include the following details on the copies:

	←	A clear copy of the document that identifies you (i.e. your driver's licence (front and back) or passport)
Certified true copy	←	Write or stamp 'certified true copy' of the original document
J. Sample	←	The authorised person's signature
Mr John Sample	←	Full name, qualification and registration number (if applicable) of the authorised person
Justice of Peace	←	Date of certification (within 12 months of receipt)
Registration No. 123456789		
Date: 01/03/2015	←	

If you don't have a current driver's licence or passport, you can refer to the 'Completing Proof of Identity' section for a list of other documents that can be used to identify you. You can also contact the Qantas Super Helpline on **1300 362 967** for assistance.

PROVIDING YOUR TAX FILE NUMBER (TFN)

There may be tax implications if you have not yet provided, or choose not to provide, your TFN. Whilst it is not compulsory to provide your TFN, not doing so could cost you in the following ways:

- you may have paid more tax than necessary on super contributions made for you by your employer (including SG, salary sacrifice and other contributions) in this financial year. This additional tax can be reversed if you provide your TFN to Qantas Super before the end of the financial year, or before your payment from Qantas Super (if eligible). Although you may be able to claim back this additional tax if you later provide your TFN, time limits and other rules may apply, which may affect the size of any refund.

- you may pay additional tax on your super payout. However it might be possible to claim this back when lodging your tax return.
- you may miss out on any government Super Co-contributions for which you may be eligible.
- you may have difficulty locating your super in the future, should you lose contact with your plan(s).

If you are uncertain as to whether or not you have provided your TFN, you can check these details on Qantas Super's website **www.qantassuper.com.au** or contact the Qantas Super Helpline on **1300 362 967**.



Step 5A – Contributions splitting details

The contributions I would like to split with my spouse are contributions made to my super account during the previous financial year ended 30/06/ (YYYY)

Write the amount or percentage that your spouse is to receive. It cannot be more than 85% of the contributions you made in this category or more than your concessional contributions cap for the financial year. From 1 July 2019, the concessional contributions cap may be increased above the general concessional cap if you are eligible. To be eligible you must make concessional contributions in excess of the general concessional cap, have a total superannuation balance less than \$500,000 immediately prior to the financial year, and have unused concessional cap space from the previous 5 years (with 2018–19 financial year being the first year you can accrue unused concessional contributions). Your concessional contributions cap will equal the general concessional cap plus the previously unused concessional contributions made in excess of the general concessional contributions cap. Your increased concessional contributions cap will be used to determine the maximum amount of taxed splittable contributions.

(tick one circle only) ☒

☐ **Maximum allowed**

OR

☐ **Dollar Amount** (enter amount and tick whether net or gross of tax*)

\$ ☐ **NET** or ☐ **GROSS**

OR

☐ **Percentage** (enter percentage and tick whether net or gross of tax*)

% ☐ **NET** or ☐ **GROSS**

* Concessional contributions are subject to 15% contribution tax. If you nominate a **gross** dollar amount or percentage above, the amount transferred will be reduced by 15% to allow for this tax. If you nominate a **net** dollar amount or percentage above, the amount transferred will be as per your nomination (subject to any applicable maximums).

Note: Only eligible contributions made during the previous financial year can be split. If you are transferring a portion of existing super account in Qantas Super to an Income Account in Gateway and wish to split any contributions you made in the current financial year, the eligible contributions must remain in your super account in Qantas Super until the end of that financial year. The total contributions amount nominated cannot exceed a maximum of the total concessional contributions made to your account during the financial year or your concessional contribution cap (whichever is the lesser).

If you nominate an amount greater than your legislated concessional contribution cap the amount transferred will be reduced accordingly. If you are a Retained Member in Gateway and the amount you nominate would leave you with an account balance of less than \$6,000, the amount transferred will be limited so that your remaining account balance is at least \$6,000.

Eligible concessional contributions to be split: e.g. deductible contributions such as employer and salary sacrifice contributions, or personal contributions you've made that you've advised us you will claim a tax deduction for. You can advise us of this by sending us a completed Notice of intent to claim or vary a deduction for personal super contributions form, available from the ATO. You must do this before you lodge this application.



Step 5B – Contributions splitting details for exiting members

(only complete this section if you are leaving Qantas Super)

Applications for a contribution split may only be made for concessional contributions received in the prior financial year, unless you are exiting Qantas Super. If you are exiting Qantas Super, your concessional contributions in the current financial year may be split at the time of exit.

Please nominate the amount you wish to split (note this section only applies to contributions made during the current financial year. To request a split for contributions made during the previous financial year you will also need to complete Step 5A above). Please ensure this form is submitted together with the relevant withdrawal form.

Write the amount or percentage that your spouse is to receive. It cannot be more than 85% of the contributions you made in this category or more than your concessional contributions cap for the financial year. From 1 July 2019, the concessional contributions cap may be increased above the general concessional cap if you are eligible. To be eligible you must make concessional contributions in excess of the general concessional cap, have a total superannuation balance less than \$500,000 immediately prior to the financial year, and have unused concessional cap space from the previous 5 years (with 2018–19 financial year being the first year you can accrue unused concessional contributions). Your concessional contributions cap will equal the general concessional cap plus the previously unused concessional contributions made in excess of the general concessional contributions cap. Your increased concessional contributions cap will be used to determine the maximum amount of taxed splittable contributions.

(tick one circle only) ☒

☐ **Maximum allowed**

OR

☐ **Dollar Amount** (enter amount and tick whether net or gross of tax*)

\$

☐ **NET** or ☐ **GROSS**

OR

☐ **Percentage** (enter percentage and tick whether net or gross of tax*)

%

☐ **NET** or ☐ **GROSS**

* Concessional contributions are subject to 15% contribution tax. If you nominate a **gross** dollar amount or percentage above, the amount transferred will be reduced by 15% to allow for this tax. If you nominate a **net** dollar amount or percentage above, the amount transferred will be as per your nomination (subject to any applicable maximums).

Note: In this section, only eligible contributions made during the current financial year can be split. The total contributions amount nominated cannot exceed a maximum of the total concessional contributions made to your account during the financial year or your concessional contribution cap (whichever is the lesser).

If you nominate an amount greater than your legislated concessional contribution cap, the amount transferred will be reduced accordingly.

Eligible concessional contributions to be split: e.g. deductible contributions such as employer and salary sacrifice contributions, or personal contributions you've made that you've advised us you will claim a tax deduction for. You can advise us of this by sending us a completed Notice of intent to claim or vary a deduction for personal super contributions form, available from the ATO. You must do this before you lodge this application.



Step 6 – Complete the checklist

To enable your payment to be processed promptly, please ensure you have correctly completed this form before returning it to the plan. Have you:

- ☐ Provided your member details in **Step 1**?
- ☐ Attached supporting documentation for any change of name, date of birth or address detailed in **Step 2**?
- ☐ Provided complete payment instructions in **Step 3, 5A and 5B**?
- ☐ Ensured your spouse has signed and dated the declaration (**Step 9**)?
- ☐ Signed and dated the form (**Step 8**)?
- ☐ Select the proof of identification you have provided – **Step 4a or Step 4b**
 - ☐ Use your Tax File Number
 - ☐ Copy of current driver's licence OR passport
 - ☐ **Certified** copy of current driver's licence OR passport
- ☐ Is your identification current? If providing an Australian passport, one that has expired within the last two years is acceptable.
- ☐ Are you transferring contributions to your spouse's account in a Self Managed Super Fund? If so, you have attached **certified** proof of identity documents – **Step 4b**.

If you need help, please refer to the 'Completing proof of identity' section or call the Qantas Super Helpline on **1300 362 967**.

Step 7 – Privacy

The Trustee respects the privacy of your personal information and is committed to complying with the Australian Privacy Principles in the Privacy Act 1988 (Cth).

Our Privacy Policy sets out our approach to the management of personal information. Subject to the Privacy Act 1998 (Cth), you can have access to and seek correction of your personal information. Our Privacy Policy contains information about how you can access and seek correction of your personal information, how you may complain about a breach of your privacy and other important information about how your personal information is collected, used and disclosed.

Our Privacy Policy is available on Qantas Super's website, www.qantassuper.com.au or you can obtain a copy by contacting us on **1300 362 967**.

Step 8 – Sign the form (member to complete)

I request that the Trustee of Qantas Super splits the contributions detailed in Steps 5A and/or 5B to the superannuation account of my spouse as detailed in Step 3.

By signing this form I acknowledge that:

- I declare that the information provided on this form is correct and confirm that the amount to be split is within the legislatively specified limits.
- once my contributions split is actioned, I will not be eligible for a further contributions split in respect of the nominated financial year.
- the amount transferred from Qantas Super will be taken from the preservation components in the following order: preserved, restricted non-preserved, unrestricted non-preserved.
- if I am a Retained Member in Gateway, my nominated transfer amount will be reduced, if necessary, to ensure that a super benefit of at least \$6,000 remains in Qantas Super.
- if the contributions nominated to be split exceed the maximum allowed by the legislation or Qantas Super's rules, my nominated transfer amount will be reduced to the maximum allowable amount.
- the value of my super in Qantas Super will decrease by the amount transferred out of Qantas Super in accordance with this contributions split request.
- there may be a delay in payment if my details have changed.

Continued over



Step 8 – Sign the form (continued) (member to complete)

- the information contained in this form will be used by the Trustee to process my contributions split request. For this purpose, the information may pass between the Trustee of Qantas Super and its administrator, my employer and other parties as required, including the trustee of the fund to which the contributions are transferred, and I consent to the handling of my personal information in this way.
- If I have any minimum dollar death and disablement benefits in Division 5 or 6 as a result of transfers from other Divisions (or in Division 2 as a result of earlier membership of an Australian Airlines fund), these minimum amounts will be reduced by the split contributions transferred.

I confirm that the person nominated as the receiving spouse in Step 3 is an eligible spouse, as defined in Step 6.

I discharge the Trustee from any liability with respect to the amount of my super that is transferred.

Signature

X

Date / /

Step 9 – Receiving spouse declaration (spouse to complete)

I declare that at the date of this application, I am the spouse[^] of the applicant and:

- ☐ I have not reached my preservation age^{*}; OR
- ☐ I am between my preservation age^{*} and 65 years and have not permanently retired[#] from the workforce.

^{*}Your preservation age depends on your date of birth – see the table below:

Date of birth	Preservation age
Before 1 July 1960	55
1 July 1960 to 30 June 1961	56
1 July 1961 to 30 June 1962	57
1 July 1962 to 30 June 1963	58
1 July 1963 to 30 June 1964	59
1 July 1964 or after	60

[#] Permanently retired is defined as never being gainfully employed again for more than 10 hours per week. Gainful employment means employed or self-employed for gain or reward in any business, trade, profession, calling, occupation or employment.

I understand that: The information contained in this form will be used by the Trustee to process this contributions split request.

- I consent to my information being collected, disclosed and used in the manner set out in this form.

Signature

X

Date / /

[^] A spouse includes:

- your husband or wife
- another person (whether of the same sex or not) with whom you are in a registered relationship, or
- another person who, although not legally married to you, lives with you on a genuine domestic basis in a relationship as a couple.

Note: This section must be completed by the receiving spouse in order for the Trustee to process the contributions splitting request.

The Trustee of Qantas Super recommends that you seek advice from a licensed financial adviser regarding your super before you make any decision in relation to contributions splitting.

Please return your completed form together with your proof of identity to Qantas Super, GPO Box 4303, Melbourne, VIC 3001.



Completing proof of identity

Primary photographic identification

You will need to provide a copy of **one** of the following primary identification documents:

- Current Australian or foreign driver's licence (including the back of the driver's licence if your address has changed)
- Australian passport
- Current foreign passport¹, or similar document issued for the purpose of international travel¹
- Current card issued under a State or Territory for the purpose of proving a person's age
- Current national identity card issued by a foreign government for the purpose of identification¹

Identification documents must not be expired (excepting an Australian passport which may be expired within 2 years).

Alternative identification

If you are unable to provide any primary photographic identification, you will need to provide two identification documents, one from each of the following lists:

- Birth certificate or birth extract¹
- Citizenship certificate issued by the Commonwealth
- Pension card issued by the Department of Human Services (Centrelink) that entitles the person to financial benefits

AND

- Letter from the Department of Human Services (Centrelink) or other Government body in the last 12 months regarding a Government assistance payment
- Tax Office Notice of Assessment issued in the last 12 months
- Rates notice from local council issued in the last 3 months
- Electricity, gas or water bill issued in the last 3 months
- Landline phone bill issued in the last 3 months (mobile phone bills will not be accepted)

Name change

If you have changed your name, you must provide a certified copy of the relevant name change document¹, for example, a Marriage Certificate issued by the Registry of Births Deaths & Marriages, Decree Nisi or Deed Poll (in addition to the above identification).

If your legal name or date of birth does not match exactly to our records (excluding aforementioned name changes), please contact us for further instructions.

Signing on behalf of another person

If you are signing on behalf of the applicant you will need to provide the following:

- A **certified** copy of the Guardianship papers or Power of Attorney; and
- A **certified** copy of the appropriate proof of identity for the holder of the Guardianship or Power of Attorney.

Note: Certified ID is also required for the member

¹ Translation

If your identification is written in a language other than English, the identification must be accompanied by an English translation prepared by a translator accredited by the National Accreditation Authority for Translators and Interpreters Ltd. (NAATI) at the level of Professional Translator or higher (or an equivalent accreditation), to translate from a language other than English into English.

How to certify documents

After sighting the original and the copy and making sure both documents are identical, the certifier must include on EACH page:

- Written or stamped 'certified true copy'
- Signature and printed full name
- Qualification (such as Justice of the Peace, Australia Post employee, etc)
- Date (the date of certification must be within the 12 months prior to our receipt)



← A clear copy of the document that identifies you (i.e. your driver's licence (front and back) or passport)

Certified true copy ← Write or stamp 'certified true copy' of the original document

J. Sample ← The authorised person's signature

Mr John Sample ← Full name, qualification and registration number (if applicable) of the authorised person

Justice of Peace ← Date of certification (within 12 months of receipt)

Registration No. 123456789

Date: 01/02/2012 ←

Verification

A verification of the certifying party may be performed. If a discrepancy arises, you may be requested to re-certify documentation.

Important Note

The information in this document is a guide only and we may request additional documentation prior to any payment.



Completing proof of identity

Who can certify documents in Australia?

- Permanent employee of the **Australian Postal Corporation** with two or more years of continuous service who is employed in an office supplying postal services to the public
- Agent of the **Australian Postal Commission** who is in charge of an office supplying postal services to the public.
- **Architect**
- **Australian Consular Officer or Australian Diplomatic Officer** (within the meaning of the Consular Fees Act 1955)
- **Bailiff**
- **Bank officer, building society officer or credit union officer** (with two or more continuous years of service)
- **Commissioner for Affidavits or Declarations**
- **Court Officer**, Registrar or Deputy Registrar of a Court, Judge, Clerk, Magistrate, Master of a Court, Chief Executive Officer of a Commonwealth Court
- **Fellow of the National Tax Accountant's Association**
- **Finance Company Officer** (with two or more continuous years of service with one or more finance companies)
- **Financial Adviser or Financial Planner**
- **Holder of a Statutory office not specified in another item**
- **Justice of the Peace**
- **Legal practitioner**
- **Marriage celebrant** (registered under Subdivision C of Division 1 of Part IV of the Marriage Act 1961)
- **Medical practitioner, Chiropractor, Dentist, Nurse, Optometrist, Physiotherapist, Psychologist, Midwife, Occupational Therapist**
- **Member of Chartered Secretaries Australia**
- **Member of Engineers Australia** (other than at the grade of student), a Registered Professional Engineer of Professionals Australia or registered under a law of the Commonwealth, a State or Territory or registered on the National Engineering Register by Engineers Australia
- **Member of the Association of Taxation and Management Accountants**
- **Member of the Australasian Institute of Mining and Metallurgy**
- **Member of the Australian Defence Force** (who is an officer; or a non-commissioned officer within the meaning of the Defence Force Discipline Act 1982 with two or more years of continuous service or a warrant officer within the meaning of that Act)
- **Member of the Governance Institute of Australia Ltd**
- **Member of the Institute of Chartered Accountants in Australia and New Zealand**, the Australian Society of Certified Practising Accountants, Member of the Institute of Public Accountants or the Association of Taxation and Management Accountants
- **Member of Commonwealth Parliament, State Parliament, Territory Legislature or a Local Government Authority** (State or Territory)
- **Migration agent registered under Division 3 of Part 3 of the Migration Act 1958**
- **Minister of Religion** (under Subdivision A of Division 1 of Part IV of the Marriage Act 1961)
- **Notary Public**
- **Officer with, or Authorised Representative of an Australian Financial Services Licensee** (who has had at least two years of continuous service with one or more licensees)
- **Officer with, or a credit representative of, a holder of an Australian credit licence** (who has had at least two years of continuous service with one or more licensees).
- **Permanent employee of the Commonwealth** (or Commonwealth Authority) **or a State or Territory** (or State or Territory Authority) **or a Local Government Authority with two or more years of continuous service**
- **Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made**
- **Pharmacist**
- **Police Officer, Sheriff or Sheriff's Officer**
- **Senior Executive Service Employee of the Commonwealth** (or Commonwealth Authority) **or a State or Territory** (or State or Territory Authority)
- **SES Employee of the Commonwealth**
- **Teacher employed on a full-time basis at a school or tertiary education institution**
- **Trade marks attorney, Patent Attorney**
- **Veterinary surgeon**

Who can certify documents outside of Australia

- an authorised staff member of an Australian Embassy, High Commission or Consulate
- an authorised employee of the Australian Trade Commission who is in a country or place outside Australia
- an authorised employee of the Commonwealth of Australia who is in a country or place outside Australia
- a Member of the Australian Defence Force who is an officer or a non-commissioned officer with two or more years of continuous service
- a Notary Public from a country ranked 129 or below in the latest Transparency International Corruptions Perception Index: <http://www.transparency.org>

