



End of financial year – contribution cut-off dates

With the end of 2022/23 fast approaching, don't forget to make your super contributions in time for them to be accepted for this financial year. How you can do this for the following products is detailed below:

- ANZ Smart Choice Super and Pension
- ANZ Smart Choice Super for employers and their employees
- ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees
- OneAnswer Frontier Personal Super

Contributions

To ensure your contributions for the 2022/23 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 on the next page. There are different cut-off times applying depending on how contributions are paid.

Contributions received after these cut-off times, will be processed in the following 2023/24 financial year.

Some important things to know:

- Contributions **cannot** be made in person at any of our offices.
- Cash is **not** accepted as a method of payment for contributions.
- Contributions made by cheque must be posted to the mailing address for the relevant super product detailed on page 3. **Please make cheques payable to 'OnePath Custodians'.**
- Contributions must include **all** associated documentation.
- 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 at ato.gov.au for more information.
- All contributions must include the correct Contribution Code for Electronic Funds Transfer (EFT) and BPAY® (Registered to BPAY Pty Ltd ABN 69 079 137 518).
- 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 their application by **5pm on 12 June 2023**.

Payment methods accepted

Payment methods accepted for the financial year ending 30 June 2023 are detailed below.

Product	Cheque*	Direct Debit (one-off)	EFT*	BPAY*^	EasyTransact†
ANZ Smart Choice Super and Pension^^	Yes	No	No	Yes	No
ANZ Smart Choice Super for employers and their employees	Yes	No	No	Yes	Yes
ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees	Yes	No	No	Yes	Yes
OneAnswer Frontier Personal Super	Yes	Yes	Yes	Yes	No



* Employers are now required to make contributions that are compliant with SuperStream. We can accept contributions via BPAY and EFT (depending on the Product) but 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, you do not need to forward your BPAY receipt number.

† EasyTransact is our electronic superannuation administration and contribution processing facility for participating employers with default plans.

^^ A contribution cannot be made to an ANZ Smart Choice Pension account once a pension has commenced.

Payment cut-off dates and times

All ANZ and OneAnswer Frontier super products

Payment method	Cut-off dates and times for 2023
EasyTransact Direct Debit payments	Submit AND Pay on EasyTransact by no later than 4pm on Wednesday 21 June 2023.
EasyTransact Internet banking (EFT) payments	Submit AND Pay on EasyTransact no later than 4pm on Wednesday 21 June 2023.
Cheques and associated documentation	Must be received* by us by 5pm on Friday 30 June 2023.
Direct Debit	All Direct Debit requests must be submitted no later than 5pm on Tuesday 27 June 2023.
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 Tuesday 27 June 2023. 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 by the cut-off time. **Otherwise, the contributions will be processed in the next financial year.**

[#] You need to check with your financial institution for their cut-off times.

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 **Wednesday 28 June 2023, see the mailing address below.** If a Personal Super new business application includes a transfer from another OneAnswer account, we recommend all correctly completed documentation be received by us no later than **5pm** on **Tuesday 27 June 2023.**

What effective date will contribution(s) be processed?

The effective date contribution(s) will be processed are disclosed as follows:

- ANZ Smart Choice Super products – in the Additional Information Guide for the relevant super and pension product, available online at www.anz.com.au/smartchoicesuper under the 'Downloads – important documents' section.
- OneAnswer Frontier Personal Super – in the Product Disclosure Statement (PDS) for the relevant super product, available online at onepathsuperinvest.com.au under the 'Forms & Brochures' section.

You can also contact Customer Services for a copy.



Mailing addresses

Product	Address
OneAnswer Frontier Personal Super	GPO Box 5306 Sydney NSW 2001
ANZ Smart Choice Super suite of products: <ul style="list-style-type: none">ANZ Smart Choice Super and PensionANZ Smart Choice Super for employers and their employeesANZ Smart Choice Super for QBE Management Services Pty Ltd	GPO Box 5107 Sydney NSW 2001

Any questions?

If you have any questions or require further information, please contact Customer Services at:

Product	Phone number	Hours (weekdays AEST/AEDT)	Email
ANZ Smart Choice Super suite of products - Members call	13 12 87 (option 1)	8.30am – 6.30pm	smartchoice@insigniafinancial.com.au
ANZ Smart Choice Super for employers and their employees - Employers call	13 47 43	8.30am – 6.00pm	EmployerSuper@insigniafinancial.com.au
OneAnswer Frontier Personal Super	133 665	8.30am – 6.30pm	client@onepathsuperinvest.com.au
EasyTransact (Employers only)	13 47 43 (option 1)	8.30am – 6.00pm	EmployerSuper@insigniafinancial.com.au

This information is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673) (OPC) as the trustee of the Retirement Portfolio Service (ABN 61 808 189 263) (RPS) and the issuer of the OneAnswer Frontier Personal Super, ANZ Smart Choice Super for employers and their employees, ANZ Smart Choice Super and Pension, ANZ Smart Choice Super for QBE Management Services Pty Ltd and their employees which are part of the RPS.

The information in this document is of a general nature only and has been prepared without taking into account your objectives, financial situation or needs. Before making a decision based on this information, you should consider the appropriateness of the information, having regard to your objectives, financial situation and needs. You should consider obtaining financial advice before making any decisions based on the information. You should obtain a Product Disclosure Statement (PDS) relating to the financial products mentioned in this communication and consider it before making any decision about whether to acquire or continue to hold those products. Target Market Determinations (TMDs) for relevant products are also required to be made available and considered by distributors/members/investors. A copy of the PDS (or other disclosure documents) and TMD are available upon request by Customer Services or by searching for the applicable product onepathsuperinvest.com.au or www.anz.com.au

OPC is part of the Insignia Financial group of companies comprising Insignia Financial Ltd (ABN 49 100 103 722) and its related bodies corporate ('Insignia Financial Group'). An investment with OPC is subject to investment risk, including possible delays in repayment and loss of income and principal invested. Past performance is not an indication of future performance. The repayment of capital, the performance of, or any rate of return of an investment with OPC is not guaranteed by any member of the Insignia Financial Group or any other company, unless expressly disclosed in the relevant PDS.

The Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) (ANZ) brand is a trademark of ANZ and is used by OPC under licence from ANZ. ANZ and companies within the Insignia Financial Group are not related bodies corporate. ANZ Smart Choice Super and Pension is distributed by ANZ. ANZ does not stand behind or guarantee the issuer of the products.