

## Contributing to your account ... the easy way

FSP Super Fund and FSP Prestige Plus offer a number of convenient and flexible ways to make additional savings to your account, making it even easier to take control of your savings plan.

Our four convenient methods for contributing include:

- Electronic Funds Transfer (also known as Easy Payment)
- direct debit
- cheque
- BPAY®.

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### Making a contribution by Electronic Funds Transfer (EFT)

EFT allows you to easily transfer funds from your bank, building society or credit union account directly into your FSP Super Fund (the Fund) or FSP Prestige Plus account, at a time convenient to you - 24 hours a day, seven days a week.

Just follow these easy steps to contribute:

1. Ensure you are registered for internet or phone banking with your financial institution.
2. Once you have logged into your banking service, select the Pay Anyone/Transfer Funds option. This terminology may differ between financial institutions.
3. You will then need to enter:
  - a. BSB number 032-864
  - b. the applicable EFT account code. These account codes will be shown on your welcome letter, which is sent to you when you join the Fund or FSP Prestige Plus, or is available from your adviser or FSP Customer Care.
  - c. your account name
  - d. the contribution amount.

### Is there anything else I need to know about EFT?

- Contributions for more than one member/investor and/or contribution type will require a separate deposit as we cannot split a contribution into more than one FSP Super Fund or FSP Prestige Plus account, or contribution type.
- EFT account codes are account specific, so if you have more than one account, you will have more than one set of codes.

- We recommend employers with special requirements, for example, wanting to make multiple Superannuation Guarantee (SG) contributions, contact FSP Customer Care to discuss the best method of contributing.
- Contributions will be credited to your FSP Super Fund or FSP Prestige Plus account once the contribution has been approved by the FSP Customer Care team.
- Contributions can be made to FSP Prestige Plus on behalf of a self-managed super fund. However, only the amount can be recorded not the type of contribution.

### Making a contribution by BPAY

Like our EFT facility, BPAY allows you to easily transfer funds from your bank account, building society or credit union account directly into your FSP Super Fund or FSP Prestige Plus account.

Before making a BPAY contribution, you will need to determine the contribution type you are making to ensure you use the correct biller code (see table on next page). If you are unsure of the contribution type you are making, we suggest you speak to your adviser.

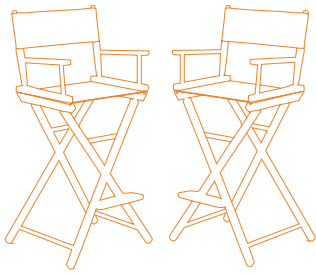
### How to make a BPAY contribution

Just follow these easy steps to contribute:

1. Ensure you are registered for internet or phone banking with your financial institution.
2. Once you have logged into your banking service, select the BPAY option. You will then need to:
  - a. enter the BPAY biller code – see table on next page
  - b. enter your unique Customer Reference Number (CRN).  
This number will be shown on your welcome letter, which is sent to you when you open your account, or is available from your adviser or FSP Customer Care, and
  - c. enter the contribution amount.

Remember to record your transaction receipt number and retain for your records.

Please note, depending on your financial institution, it may take between one and three working days before a BPAY payment is received by us.



Contribution type	BPAY biller code
<b>FSP Super Fund accounts</b>	
Superannuation Guarantee contribution	110262
Salary sacrifice contribution	212738
Employer contribution - other	110254
Personal concessional	212720
Personal non-concessional	212712
Spouse contribution	212704
<b>FSP Prestige Plus accounts</b>	
Investor contribution	212746

For more information on contribution types, ask your financial adviser.

## Making a contribution by direct debit

Instead of manually making payments on an ad hoc basis, why not consider setting up a Direct Debit Request (DDR) so that contributions are automatically withdrawn from your external bank account and deposited directly into your FSP Super Fund or FSP Prestige Plus account? It's an easy way to set up an ongoing savings plan.

DDR forms are available in the disclosure documents for our products, from MoneyOne® Online, your adviser or FSP Customer Care.

For superannuation members, contributions will be withdrawn from your external bank account on the 25th day of the month. For FSP Prestige Plus investors, contributions will be withdrawn from your external bank account on the 16th day of the month. To ensure your DDR is established before these dates, you must submit your request no later than three business days before these deduction dates otherwise your DDR will commence in the following month.

Once your direct debit is set up, it is important to ensure you have sufficient funds in your account around the time your contribution is to be withdrawn otherwise the contribution will not be processed and you may be liable for any associated dishonour fees levied by your financial institution.

## Making a contribution by cheque

Just follow these easy steps to contribute:

1. Make the cheque out to 'FSP Super Fund' or 'FSP Prestige Plus', as applicable.
2. Complete the Additional investment form which is available from MoneyOne® Online, your adviser or FSP Customer Care,

- showing account details and type of contribution, then
3. Post the cheque to:  
FSP Customer Care  
Locked Bag 1000  
Wollongong DC NSW 2500

## How will I know my contribution has been received?

Where a contribution of \$10,000 or more is made, a confirmation letter will be sent out to the contributor once the contribution has been processed. Confirmations of contributions under \$10,000 can be viewed via MoneyOne® Online or on your member statement.

Should you wish to receive confirmation in writing of amounts under \$10,000, you can request this at the time of making the contribution.

## We're here to help

If you would like more information on how to make contributions to your account, please contact your adviser or contact FSP Customer Care on 1300 333 664 during normal business hours.

## Choice of fund

The FSP Super Fund is a complying superannuation fund able to accept all types of superannuation contributions. Provided you are eligible to choose a fund under the government's Super Choice legislation, you can nominate the Fund to receive compulsory employer (SG and/or award) contributions. If you wish to do this, simply return to your employer a completed Section A of the Standard choice form, which your employer can give to you, along with the FSP Certificate of Compliance which is available from FSP Customer Care or at [www.fspportfolioservices.com.au](http://www.fspportfolioservices.com.au). If you would like to find out more information about Super Choice, please contact your adviser.

## Important information - No personal advice

The content of this material has been prepared without taking into account any individual's objectives, financial situation or needs. Because of that, before acting you should consider the appropriateness of what is included here, having regard for your own objectives, financial situation and needs. Before making any decision about whether or not to acquire or continue to hold a financial product mentioned in this material, you should obtain and consider the latest disclosure document for the product. This information is issued by FSP Super Pty Ltd ABN: 25 091 778 639 AFSL: 244312 (Trustee of the FSP Super Fund) and FSP Portfolio Administration Limited ABN: 72 093 403 608 AFSL: 244254 (Operator of FSP Prestige Plus).