

Catholic Super

Deduction for personal super contributions

If you are intending to claim a deduction for your personal super contributions, please read the important information below to find out (a) if you are eligible and (b) how to make your application.

WHO SHOULD COMPLETE THIS FORM?

You should complete this form if you:

- intend to claim a tax deduction for your personal contributions, or
- want to vary a previous notice of intent you gave your super fund.

ARE YOU ELIGIBLE?

You are eligible to claim a tax deduction if you are between 18 and 75 years of age. If you are under 18 years of age, or over 75, please refer to the **Notes** section below.

If you meet the eligibility condition and wish to claim a tax deduction, you can notify us by completing this form under the *Claiming or varying a deduction for personal super contributions* section.

WHEN SHOULD I COMPLETE THIS FORM?

You must lodge this form with the fund before whichever of the following occurs first:

- the day you lodge your income tax return for the financial year the contributions were made, or
- the end of the financial year after the financial year in which you made the contributions.

This does not apply if you are reducing the value of your claim for a tax deduction as a result of the ATO refusing a previous claim.

HOW DO I COMPLETE THIS FORM?

Step 1: Complete your personal details

Provide your personal details so we can identify you and process your request quickly and accurately.

Step 2: Complete your contribution details

There is some information we must have in order to process your claim. Make sure you include the following:

- The value of the personal contributions you have made or intend to make that are covered by this form. (If you have made or intend to make more than one contribution in the year, the amount you enter on the form does not have to cover every contribution you've made. However, it's important that you don't include amounts that you've previously made a claim for in the same year, unless you're making a variation to the amount being deducted.)
- If you are making a variation to a previous claim to reduce the amount you intend to deduct, place a '✓' in the applicable box to indicate that you are making a variation, rather than a new claim.
- If you are varying the amount covered by a previously rejected claim, the amount cannot be greater than the amount recorded on the original notice.

Step 3: Sign the form

Read the declaration that applies to you and, if it's correct, sign and date the declaration.

Step 4: Send your form to the Fund

Send your completed notice to the Catholic Super, GPO Box 4303, Melbourne Vic 3001.

WHAT HAPPENS WHEN I CLAIM A TAX DEDUCTION FOR PERSONAL SUPER CONTRIBUTIONS ON THE APPROVED FORM?

What this may mean for your personal tax situation

- You will no longer be eligible for a Government co-contribution on the amount you claim.
- The personal super contributions you claim as a tax deduction will be taxed by the Fund at 15%.
- The personal contributions you claim a tax deduction for will count towards your annual concessional (that is, before-tax) contribution limit. If you exceed the concessional or non-concessional contribution limits you will have to pay more tax. For more information, go to www.csf.com.au/super-pds and read **How your super is taxed**.

How the claim process works

- Once you send your form in, we will let you know we've received your notice of intent to claim a tax deduction and confirm our agreement to the amount you intend to claim. Once you have received this acknowledgement, you can reduce the amount you're claiming. Whilst you can't revoke or withdraw the claim, you can reduce it to nil if you choose.
- You must have received acknowledgement from the Fund before you lodge your income tax return.
- Once you've lodged your tax return, you can't vary the amount you're claiming as a tax deduction, unless the ATO has disallowed your claim, in which case you can reduce the amount you're claiming.

Notes

If you are 75 or over, you can only claim a tax deduction for contributions you made before the 28th day of the month after you turn 75 years of age. If you are under 18 at the end of the income year, you can only claim a tax deduction for your personal super contributions if you earned income as an employee or business operator during the income year in which they claim the tax deduction.





Catholic Super Claiming or varying a deduction for personal super contributions

Before completing this form please read the "Deduction for personal super contributions" section of this document.

If you need help

For assistance call the Helpline on the Catholic Super Service Centre on **1300 655 002**.

Step 1 – Complete your personal details

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

A



Tax file number (TFN)

You don't have to provide your TFN to us. However, if the fund does not have your TFN, we may not be able to accept your contributions. Providing your TFN will also assist your fund in correctly identifying you.

Title Mr Mrs Ms Miss Other

Date of birth / /

Given names

Surname

Postal address

Suburb

State

Postcode

(Australia only)

(Australia only)

Country if outside of Australia

Daytime telephone

-

Mobile

E-mail

Membership number

Name of your employer

Step 2 – Contribution details

Personal contribution details

Income year end in respect of which I intend claiming a tax deduction

My personal contributions to this fund covered by this form \$

The amount of these personal contributions I will be claiming as a tax deduction \$

Is this notice varying an earlier notice? No Yes



Your Privacy

The Fund is administered by us along with our service provider, Mercer Outsourcing (Australia) Pty Ltd. We collect, use and disclose personal information about you in order to manage your superannuation benefits and give you information about your super. We may also use it to supply you with information and marketing material about the other products and services offered by us and our related bodies corporate. If you do not wish to receive marketing material, please contact us on **1300 655 002**.

Our Privacy Policy is available to view at csf.com.au/privacy or you can obtain a copy by contacting us on **1300 655 002**.

When you become a member, we assume that you consent to this handling of your personal information. If you do not provide the personal information requested, we may not be able to manage your superannuation.

We may sometimes collect information about you from third parties such as your employer, a previous super fund, your financial adviser, our related entities and publicly available sources.

We may disclose your information to various organisations in order to manage your super, including your employer, our professional advisors, insurers, our related companies which provide services or products relevant to the provision of your super, any relevant government authority that requires your personal information to be disclosed, and our other service providers used to assist with managing your super.

In managing your super your personal information will be disclosed to service providers in another country, most likely to Mercer's processing centre in India. Our Privacy Policy lists all other relevant offshore locations.

Our Privacy Policy sets out in more detail how we deal with your personal information and who you can talk to if you wish to access and seek correction of the information we hold about you. It also provides detail about how you may lodge a complaint about the way we have dealt with your information and how that complaint will be handled.

If you have any other queries in relation to privacy issues, you may contact us on **1300 655 002** or write to Privacy Officer, Catholic Super, GPO BOX 4303, Melbourne, VIC 3001.

Step 3 – Declaration & Sign the form

Complete and sign one of the following statements that applies to you

1. INTENTION TO CLAIM A TAX DEDUCTION

*Use this declaration if you have **not** previously lodged a form with this fund for these contributions.*

I am lodging this form before both of the following dates:

- the day that I lodged my income tax return for the year stated in Step 2, and
- the end of the income year after the year stated in Step 2.

At the time of completing this form:

- I intend to claim the personal contributions stated in Step 2 as a tax deduction
- I am a member of Catholic Super
- this super fund still holds these contributions
- this super fund has not begun to pay a superannuation income stream based in whole or part on these contributions
- I have not included these contributions in an earlier notice
- I understand and consent to my information being collected, disclosed and used in the manner set out in this form.

The information given on this notice is correct and complete.

Signature

X

Date

□□ / □□ / □□□□

OR

2. VARIATION OF PREVIOUS DEDUCTION NOTICE

*Use this declaration if you **have** already lodged a form with this fund for these contributions and you wish to reduce the amount stated in that form.*

I intend to claim the personal contributions stated in Step 2 as a tax deduction.

I wish to vary my previous notice for these contributions by **reducing** the amount I advised in my previous notice.

I confirm that either:

- I have not yet lodged my income tax return for the relevant year and this variation notice is being lodged on or before 30 June in the financial year following the year the contribution was made, or
- the Tax Office has disallowed my claim for a deduction for the relevant year and this notice reduces the amount stated in my previous notice by the amount that has been disallowed, and
- I understand and consent to my information being collected, disclosed and used in the manner set out in this form.

The information given on this notice is correct and complete.

Signature

X

Date

□□ / □□ / □□□□

Before completing this form you may wish to seek professional financial and taxation advice.

Please return your completed form to Catholic Super, GPO Box 4303, Melbourne VIC 3001.

