



Quality super for the health industry

Employer information booklet

Date of issue: 1 November 2007

Welcome to HIP

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Health Industry Plan (HIP) is a national fund established in 1987 to provide superannuation benefits for employees working in the health and associated industries.

For more than 20 years HIP has continued to build a complete superannuation service for its members and employers. HIP's purpose is to provide members with the opportunity to achieve a financially secure retirement.

Features and benefits for you

- no fees for employers - HIP provides administration assistance free of charge
- HIP reduces the complexity and cost associated with administering superannuation
- easy to complete contribution advice and applications
- a variety of payment options including a secure, online payment facility
- a professional and experienced customer service team
- workplace information seminars and workshops tailored to you and your employees' needs
- regular communication and education
- online education seminars that can fit into your employee induction program

Features and benefits for your employees

- low administration fee of just \$1.40 per week
- no entry or exit fees and no commissions to agents
- history of strong investment performance*
- 24 hour, 7 days a week, Death, Income Protection and optional Total and Permanent Disablement Insurance cover
- investment choice for members with an account balance of \$1,000 or more
- a portable account – members can keep their HIP account if they change jobs
- access to account details by phone or internet
- access to extra member benefits

*Past performance is not an indication of future performance.

Important information

This Employer information booklet is issued by the Trustee of Health Industry Plan (HIP), Private Hospitals Superannuation Pty Ltd, ABN 59 006 792 749, Australian Financial Services Licence 247063 RSE Licence Number L0001533 and RSE Registration Number R1056617. It is for employers who want information about joining and registering their employees in the HIP superannuation fund.

This document should be read in conjunction with the current HIP Member information booklet - Product Disclosure Statement (PDS), which accompanies this booklet. The PDS contains important information about investing your employees' superannuation with HIP and describes the main features of the Fund. If you have not received both documents please phone the HIP Customer Service Centre on 1300 654 099 or visit hipsuper.com.au.

This information in this booklet is correct at the date of issue, 1 November 2007. Changes to Government legislation relating to superannuation made after this date may affect its accuracy. In the event of changes, this booklet will be updated accordingly.

About HIP

How HIP is managed

HIP is managed by the Trustee company, Private Hospitals Superannuation Pty Ltd, Australian Financial Services Licence 247063 (ABN 59 006 792 749). The Trustee Board, which is responsible for the management of the Fund, is made up of an equal number of both employee and employer representatives. The latest Annual Report to members outlines the details of the current Trustee Directors. As a profit-for-members fund, the Trustee Board ensures HIP is managed in the best interests of members and their dependants.

The Trust Deed governs the operation of HIP. This Deed may be amended from time to time. You may obtain a copy of the Trust Deed from HIP Administration.

HIP complies with the Superannuation Industry (Supervision) Act (SIS) 1993, and is collectively regulated by the Australian Prudential Regulation Authority (APRA), the Australian Securities and Investments Commission (ASIC), and the Australian Tax Office (ATO) and the Australian Transaction Reports and Analysis Centre (AUSTRAC).

How HIP works

HIP is a simple accumulation-style super fund. Contributions and interest are applied to members' accounts and tax and fees are deducted.

HIP accepts:

1. Employer Award, Non Award and Superannuation Guarantee (SG) contributions.
2. Additional employer contributions.
3. Member voluntary contributions (including salary sacrifice).
4. Member's rollovers from other approved superannuation funds.

Want to transfer your in-house superannuation fund to HIP?

If you are finding your current in-house superannuation arrangements too complex and costly, you can transfer your fund to HIP. HIP will arrange and manage the transfer with minimal impact on your business.

For more information, or if you would like to discuss the transfer of your existing in-house fund to HIP, please phone 1300 654 099 or email hpsuper@superpartners.com.au.

Who can join HIP?

- Employers - HIP accepts applications from all organisations who wish to become participating employers, irrespective of their trading structure or industry.
- Members - any full-time, part-time or casual employees, who are eligible for superannuation contributions can join HIP.

How to join HIP

1. Read this document together with the current HIP Member information booklet - Product Disclosure Statement (PDS).
2. Complete the application at the back of this booklet. You then become a 'participating employer' and are legally entitled to contribute to HIP on behalf of all eligible employees. This completed application is an agreement between you or your organisation, and HIP.

On the application, choose your preferred method of sending your contribution advice and payment to HIP. Please note: All cheques should be made out to 'Health Industry Plan'.

3. Register your employees as members of HIP by asking them to complete a Membership Application. This application is included in the HIP Member information booklet. If you do not have the booklet, or if you need extra copies please phone 1300 654 099.
4. Send the Employer Application, with any Membership Applications, and your first employer payment to:

Health Industry Plan
Locked Bag 23
Haymarket NSW 1236

Remember to keep a copy of your Employer Application for your records.

Transfer to HIP and
enjoy a low cost,
simple superannuation
fund.

Your responsibilities

As an employer you have certain superannuation obligations and responsibilities.

Superannuation Guarantee (SG)

The Superannuation Guarantee (Administration) Act 1992 prescribes the minimum level of employer contributions to be made for eligible employees. The minimum level is currently 9% of your employee's ordinary time earnings. However, you should check the Award or Agreement covering your employees, as you may be obliged to pay a higher amount of SG.

When do employees become eligible?

Generally, an eligible employee is an individual who is paid in return for the work they perform, and their gross salary or wages are \$450 or more per calendar month.

You do not have to pay SG for:

- employees earning less than \$450 per calendar month
- employees under 18 years of age and who work 30 hours or less per week
- employees aged 70 and over

However, your Award or employment contract may require you to pay for these employees.

A complete list of employees who are exempt from SG payments can be found on the Australian Taxation Office (ATO) website at ato.gov.au.

When do I have to send my payment to HIP?

As a participating employer of HIP, your superannuation contributions are due at the end of each calendar month, and you have 14 days into the next month before the payment is considered overdue. For example, payments for January are due at the end of January, and you have until the 14th of February to make the payment to HIP.

An advice must always be lodged by the 14th day of each month, even when no payment is due. In this case, you should write 'NIL' on the contribution advice. If a payment or NIL advice is not received within this 14 day period, HIP's credit control procedures will be activated.

Paying monthly ensures that you meet your legal requirements and you could avoid paying interest on arrears.

Legislation requires you to assess that you have met your SG obligations at least quarterly. However, as part of your agreement with HIP (as outlined in the Trust Deed), your employer contributions are required to be paid monthly. This ensures you will not have to worry about being penalised for missing the SG deadline.

The SG deadlines

28 October – for the July to September quarter

28 January – for the October to December quarter

28 April – for the January to March quarter

28 July – for the April to June quarter

If you do not pay your SG requirements by these deadlines you may incur a penalty (the SG charge).

The SG charge, which may be more than the amount of your super payment, and is not tax deductible, is collected by the ATO.

If your payments to HIP are late

HIP has a legal responsibility to follow up superannuation payments on behalf of members if your contributions are late. If you do not make your payment to HIP we will send you a reminder letter. If we still do not receive your payment, HIP may assign a debt collector to investigate.

Employer liability for lapsed insurance

All members of HIP, other than those aged over 65, are provided with an insured benefit. If a member dies or becomes totally disabled and their insurance has lapsed due to superannuation contributions being in arrears, the member or the member's dependants could then claim against the employer. For this reason, it is essential that you keep your contributions up to date.

When can contributions be made?

Below is a table setting out when contributions can be made to the Fund.

Employee's age	Contributions which can be accepted
Any age	<ul style="list-style-type: none">• Transfers from another superannuation or pension product within the Fund.• Rollovers of benefits from other Super funds, ADFs and superannuation annuities
Under age 65	<ul style="list-style-type: none">• All contributions including personal, spouse and employer contributions.
Age 65 to 74	<ul style="list-style-type: none">• Mandated employer contributions• Personal, spouse, Salary Sacrifice employer and voluntary employer contributions if the employee has met the Work Test¹. Spouse contributions cannot be accepted once the employee turns age 70.
Age 75 or more	<ul style="list-style-type: none">• Mandated employer contributions (excluding Superannuation Guarantee contributions, which cease at age 70).

¹ Before the particular contribution is made the employee must have worked at least 40 hours in 30 consecutive days in the financial year in which the contribution is made. The contribution must be received within 28 days after the end of the month in which the employee turns age 75.

Your responsibilities

What are the new changes to superannuation guarantee reporting requirements?

Employers are required to pay quarterly superannuation guarantee contributions on behalf of their employees and are not required to provide their employees with quarterly superannuation reports for contributions made after 1 January 2005.

Employers who are covered under Australian workplace legislation, awards or agreements that require them to report superannuation contributions on payslips, will still be obligated to report their employees.

Providing employee Tax File Numbers (TFNs)

From 1 July 2007 you must give your employee's TFN to HIP when you are given a Tax File Number (TFN) declaration. You can also send TFNs to HIP in writing on your contribution advice or by fax. Your employees can also supply their TFN when they complete their Membership Application. HIP is required by law to properly safeguard TFNs and only use them for approved legislative purposes. Employees can choose not to provide their TFN to HIP. However, if they do not provide their TFN HIP will:

- be required to deduct tax at the highest rate from your employer contributions and any salary sacrifice or any other deductible contributions from 1 July 2007
- not be able to accept any after-tax contributions made from 1 July 2007
- be required to deduct tax at the highest tax rate from any super benefit paid
- not be able to search for lost super on the 'Lost Super Register' and consolidate matching accounts on behalf of members.

The consequences of not providing the TFN may change as a result of future legislation.

Giving advice

Be cautious when providing advice or recommending financial products and services to employees, unless you are licensed to do so. Under the Corporations Act 2001, there are certain licensing requirements for anyone who provides financial advice.

Although you cannot give financial advice unless you are permitted, by law, to do so, you are able to have your employees join HIP as a condition of their employment in order to make superannuation contributions on their behalf to a complying fund.

This Employer Information Booklet provides general information only and does not take into account an individual person's – or their employer's – particular financial circumstances, needs or objectives. This guide is designed to provide Fund information about HIP to an employer who is considering becoming a participating employer with HIP.

We recommend that your employees seek financial advice from an independent licenced financial advisor.

HIP holds an Australian Financial Services Licence, number 247063.

Keeping HIP up to date

Please contact HIP immediately if you have a change in:

- directors
- trading name
- ownership
- address or contact numbers
- contact person

You can notify HIP of any changes on your monthly contribution advice, by phoning the HIP Customer Service Centre on 1300 654 099, or by emailing hipsuper@superpartners.com.au.

Correct information enables HIP to communicate with you more effectively. It will also ensure you receive your Employer Statement, Bulletins and Annual Report.

Employee changes

You can advise HIP of employees joining or leaving your organisation on your monthly contribution advice. Alternatively you can email hipsuper@superpartners.com.au.

New employees will need to complete the Membership Application found in the current HIP Member information booklet. Please send these applications to HIP with the employee's first contribution. It is also important to let HIP know if any of your employees:

- change employment status, for example, from full-time to casual (as this may affect their insurance cover)
- start or finish maternity, parental or unpaid leave (as this may affect their insurance cover)
- retire (as HIP will start the claim process) become totally and permanently disabled, or
- die (as HIP will start the claim process)

Employees can take HIP with them

When changing jobs, HIP members can elect to maintain their account. If an employee leaves, and is subsequently employed by another participating HIP employer, the new employer can meet their Award and/or Superannuation Guarantee requirements with a minimum of fuss. The member simply needs to advise their new employer of their current HIP membership number.

Your Contribution options

Choose the advice option that suits you

When you send superannuation payments to HIP, you will need to complete a contribution advice. There are four ways you can send your contribution advice to HIP. The table below contains information that can help you choose the option that best suits your organisation. If you need more information or assistance phone HIP on 1300 654 099.

Nominate your preferred contribution method when you complete the Employer Application at the back of this booklet.

Contribution advice option	About this option	Suitable for
Paper – your manual	<ul style="list-style-type: none"> Each month HIP will mail you a paper contribution advice, which lists the employees you made contributions for during the previous month Complete this contribution advice and mail or fax it back to HIP If you do not nominate how to receive your contribution advice you will automatically be sent a paper advice each month 	Most employers
SuperSite - via the HIP website www.hipsuper.com.au	<ul style="list-style-type: none"> A secure online way to send your contribution advice You will be allocated a unique PIN Allows you to complete advices for different payrolls within your company at the same time You can amend your information at any time View historical data at your convenience 	Employers with up to 50 employees
SuperConverter - direct from your electronic payroll system	<ul style="list-style-type: none"> Designed to work in conjunction with most electronic payroll systems Download superannuation information from your electronic payroll system each pay and send it to HIP via disk or email 	Larger employers with an electronic payroll system
SuperData - via a software package	<ul style="list-style-type: none"> HIP will install the SuperData software package on your computer Allows you to record and update contribution amounts on your computer At the end of each pay, simply update SuperData and email or send a disk to HIP 	Most employers

Choose the payment option that suits you

There are a number of ways you can send your contribution payment to HIP. Nominate your preferred option when you complete the Employer Application at the back of this booklet. If you need more information or assistance phone HIP on 1300 654 099.

Payment option	About this option	Suitable for
Cheque	<ul style="list-style-type: none"> Mail your cheque to HIP Administration All cheques must be made out to 'Health Industry Plan' (remember to write your employer number, once you receive it, on the reverse side of the cheque) 	Paper contribution advice, SuperConverter, SuperData or SuperSite
Direct Debit	<ul style="list-style-type: none"> You authorise the exact amount to be deducted from your bank account on a monthly or fortnightly basis 	SuperSite
Electronic Funds Transfer (EFT)	<ul style="list-style-type: none"> Transfer your payment electronically from your bank account directly to HIP's account 	Paper contribution advice, SuperSite, SuperConverter or SuperData
BPay (if provided by your bank)	<ul style="list-style-type: none"> Use telephone banking or internet to make your payment or from your bank account (excluding credit card accounts) Billers and reference codes can be found either on the back of your paper contribution advice or within SuperSite 	Paper contribution advice or SuperSite

Registering your employees

Registering employees as members of HIP

All full-time, part-time and casual employees eligible for superannuation contributions can join HIP.

To register your employees, simply ask them to complete a HIP Membership Application when they sign their letter of appointment or salary details form.

Before sending Membership Applications to HIP please review all details to ensure the applications are complete and signed by the employee. This will save you time and effort as HIP will not need to contact you for more information.

HIP can only legally accept contributions for members if there is a sufficient amount of information to create an account and subsequently allocate the payment.

Employees who are already members of HIP

New employees who are already existing members of HIP do not need to complete a new application, provided they can supply you with written confirmation of their membership number. (This number can be found on the member's welcome letter or their HIP member statement.)

If your employees want to contribute to HIP

Members who make voluntary contributions (also known as personal contributions) can improve their financial security in retirement. Although members are generally not required to make personal contributions to the Fund, HIP does accept personal member contributions.

If you allow your employees to make personal contributions, these can be made via payroll deduction, before or after tax. Members can also make regular or one-off contributions directly to HIP by calling the HIP Customer Service Centre on 1300 654 099.

There is no charge for members to make personal contributions to HIP however the contribution cannot be less than \$5 per week, and any additional amounts must be a multiple of \$1.

Before-tax contributions

If your employee chooses to sacrifice some of their before-tax pay to make a superannuation contribution, they must seek your approval first. If your Award allows salary sacrifice contributions to superannuation, you should include these contributions as 'Salary Sacrifice contributions' when sending your contribution advice to HIP.

For more information about salary sacrifice visit hipsuper.com.au or phone 1300 654 099.

After-tax contributions

After-tax contributions should be recorded as 'Member Voluntary' when sending your contribution advice to HIP.

Your obligation

Any member contributions which are deducted from your payroll should be paid to HIP by the 14th day of the next month. It is important to note that in addition to this requirement, the SIS legislation requires that employers who deduct contributions from an employee's wage or salary must pay these contributions to HIP by the 28th day of the following month. Employers who do not meet this requirement may incur a fine. Hefty penalties may apply.



HIP accepts member voluntary contributions to help your employees save more for their retirement.

How HIP communicates with you

How HIP communicates with you

HIP is committed to keeping you informed regularly throughout the year. In addition to your monthly contribution advice, you will receive:

- an annual Employer Statement outlining all contributions paid to 30 June each year, this will help you with your tax deductions
- a newsletter, the Employer Superannuation Bulletin, to keep you up to date on the Fund's activities, and provide information about changes to superannuation or the Fund that may affect you and your employees
- all member communication, including the HIP Annual Report to members and INFORM newsletters
- a message on your monthly contribution advice (if you have chosen the paper option to send your contributions to HIP)
- the option of HIP coming to visit you and your employees at your workplace:

Phone HIP on 1300 654 099 or email hpsuper@superpartners.com.au to arrange a visit

You can also find more information about HIP, including all applications and communications on our website at hpsuper.com.au.

The HIP learning centre, found on our website, is designed to provide easy to understand information about superannuation, and can be a useful tool for members and employers. Talk to HIP about including one of our super seminars in your employee induction program.

HIP may contact you

From time to time HIP will request information from you. These requests will generally be for information about your employees so payments can be allocated to the correct member account. Requests for information are generally:

- printed on the line below a member's name on the contribution advice, or
- a letter is sent to you.

How HIP communicates with members

HIP is committed to providing regular member communication and education. Each year members receive:

- an annual Benefit Statement which details:
 - opening and closing balances
 - date and amount of any payments (employer and member)
 - any rollovers received
 - the insured benefits
 - accumulated benefits
 - deductions, such as administration fees, taxation and insurance
- an Annual Report which keeps members informed about HIP, investment performance, and other issues affecting the Fund
- a Record of Contribution listing all employer and member contributions and any rollovers into HIP for the period 1 July to 31 December
- an INFORM newsletter which is sent with the Record of Contributions. This newsletter keeps members up to date with the latest changes to their super and the current investment performance of HIP.

HIP's quality
communication and
education material
keeps you up to date.

Fees and charges

Nil fees for employers

Employers pay no fees for the administration services and support provided by HIP. The only payments you make to HIP are the required contributions for your employees.

Member fees

HIP charges a flat administration fee of \$1.40 per week, which is deducted monthly from the member's account. This fee does not increase as the member's account balance grows. HIP does not charge any entry or exit fees and pays no commissions. You should read all of the information about fees as it is important to understand their impact on a member's investment in HIP. The table below details the significant fees members may be charged.

Significant fee	Description	How much and when is the fee deducted?
Member administration fee	Covers the cost of administering a HIP account.	\$1.40 a week. Deducted monthly from the member's account.
Investment switching fee	The cost associated with switching investment options.	The first investment option switch in any financial year is free, with each additional change during the year costing members \$20.
Investment management fee	<p>There are ongoing costs associated with the management of the Fund's investments. HIP does not deduct any investment fees directly from members' accounts. The calculation of the annual crediting rate takes into account the cost of investment.</p> <p>The ongoing investment costs vary from year to year and are dependent on the option, or combination of options, the member selects. HIP's total investment costs for 2006/2007 amounted to approximately 0.99% of funds under management.</p> <p>The fee is not deducted from members' accounts, but does reduce the crediting rate.</p>	
Entry and exit fee	The cost of joining and leaving the fund.	Nil.
Insurance fee	The cost associated with insurance cover.	Each unit of Death cover costs \$1 per week and each insurance cover. unit of Income Protection costs \$0.91 per week. This amount is deducted from the member's account each month.

Important member information

Transfers to Eligible Rollover Funds (ERFs)

If a member's account does not receive a contribution for two consecutive years, and the account balance is less than \$500, the benefit may be transferred out of HIP and into an Eligible Rollover Fund.

HIP uses Australia's Unclaimed Super Fund (AUSfund) as an Eligible Rollover Fund. AUSfund deducts a low fee of \$10 per year. AUSfund applies 'member protection' to all accounts regardless of the account balance. AUSfund has no death or disability insurance cover. If the account is transferred to AUSfund your employee will no longer be a member of, or have any rights under, HIP. You can contact AUSfund by writing to them at AUSfund, PO Box 2468, Kent Town SA 5071, or you can phone 1300 361 798.

Member protection

If a member's account balance is under \$1,000 at the end of the financial year (the review period), it is protected by law to ensure that administration costs do not exceed the investment earnings credited to the account. This is known as 'member protection'. The purpose of member protection is to prevent small balances from being eroded by administration costs. However, there is an exception to the member protection requirements.

In any review period when total investment earnings to be distributed to members are insufficient to cover the total administration costs to be deducted from members' benefits, member protection will not apply in the way described above. In such a period (typically investment earnings may be negative), superannuation funds are able to charge members with small balances an amount equal to the investment return credited, plus up to \$10.

Monthly contribution advice checklist

Monthly contribution checklist

1. Is your monthly contribution advice complete?

- Make sure your contribution advice shows the name, date of birth and membership number (if you know it) of your employees.
- Check the number of weeks, contributions and the total amount of contributions for each member, including personal contributions (if any).
- Ensure you show all the payments and totals, and check to make sure they add up.

2. Have you included employee changes?

- Include new employee information which can be found on the Membership Application.
- Delete members who have not been employed during the month and show the dates of termination.
- If any information about a member is incomplete, add the missing details on the contribution advice.

3. Are your calculations correct?

- Double check the total of your contributions and ensure that this amount matches the sum of the payment you send. Incorrect payment amounts cannot be allocated to any of your employees' accounts.

4. Have you included Membership Application?

- When a new employee joins always check if he or she is already an existing member of HIP. If the employee is not an existing member, send the application with your next contribution advice.
- If a message on your contribution advice shows that no application has been received for an employee, please ask them to complete another application as soon as possible and attach it to your next contribution advice or send it directly to HIP.

5. Send the completed contribution advice to:

HIP Administration

Locked Bag 23

Haymarket NSW 1236

Fax: 02 9375 7878

Email: hipsuper@superpartners.com.au

Step 4 Sending your contribution payments

Please select your preferred payment method:

- POSTbillpay (Go to step 6).**
Make your payment at any Post Office using your bank account. Suitable for paper contribution
- BPAY (Go to step 6)**
Make your payment through your bank or credit union (if they have this facility). Suitable for paper contribution advices or SuperSite.
- Direct Debit (Go to step 6 and complete the Direct Debit application opposite)**
With Direct Debit, when you send your contribution advice it will automatically trigger the deduction of your contribution amount from your bank account. This option is only available if you choose SuperSite.
- Electronic Funds Transfer (EFT) (Go to step 5 and then step 6)**
By using EFT you can transfer the contributions electronically from your nominated business bank account directly into the Fund's account. You must provide your contribution advice to the fund simultaneously with the EFT. EFT is suitable for use with the SuperSite or SuperConverter contribution methods or for employers with a large number of employees using the paper contribution advice method.
- Cheque (Go to step 6)**
Please note that all cheques must be made out to "Health Industry Plan".

Step 5 Electronic funds transfer (EFT) payments only

Name of bank

Bank address

Account holder name State Postcode

BSB number - Account number

By completing this section you agree to:

1. Use your HIP employer number as part of the EFT payment details each time you make a contribution via your financial institution
2. Deposit the contribution payment directly to the HIP bank account. We will provide you with the bank account details for depositing contributions.

Signature

Name

Title

Date - -

Step 6 Participating employer authorisation and signature

If accepted as a participating employer of HIP, I/we agree to:

- be bound by the terms and conditions of the HIP Trust Deed
- become a participating employer based on the information provided in this application, and
- inform employees that I/we will disclose to HIP personal information necessary to administer their membership.

Authorised signature

Name

Title

Date - -

Authorised signature

Name

Title

Date - -

Direct Debit application

If you are sending your contribution payment by POSTbillpay, BPAY, EFT or cheque, you do not need to complete this application. You should read the Direct Debit service agreement on the following page before completing this application. Please keep a copy of the service agreement for your records.

Request and authority to debit

Surname or Company name

Your ABN or ACN

I/we request and authorise HIP Administration (SuperPartners Pty Ltd, ABN 57 078 907 683), the user (user ID number 192227), to arrange for any amount HIP Administration may debit or charge you to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified below and paid to the Debit User, subject to the terms and conditions of the Direct debit request service agreement and any further instructions provided below.

Insert the name and address of financial institution at which account is held

Financial institution name

Address

Insert details of account to be debited

Name of account

BSB number Account number
 -

Acknowledgement

By signing this Direct Debit Request, you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and HIP Administration, as set out in this request and in your Direct Debit Request.

Direct Debit instruction for SuperSite users only Authorisation and signature

When you submit a contribution advice, the debit will occur on the next processing cycle from the receipt of your advice. If you submit your advice electronically, you may be provided with the option to select a payment date; the debit will occur on our next processing cycle.

Signature

Date - -

Full name

Please return completed application to: **HIP Administration
Locked Bag 23
Haymarket NSW 1236**

Direct debit authority - service agreement

Definitions

account means the account held at your financial institution from which we are authorised to arrange for funds to be debited.

agreement means this Direct Debit Authority Service Agreement between you and us.

banking day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

debit day means the day that payment by you to us is due.

debit payment means a particular transaction where a debit is made.

direct debit request means the Direct Debit Authority between us and you.

us or we means HIP Administration, Superpartners, ABN 57 078 907 883, which is the company you have authorised by signing a direct debit request.

you means the customer who signed the direct debit request.

your financial institution is the financial institution where you

hold the account that you have authorised us to arrange to debit.

1. Debiting your account

- 1.1. By signing a direct debit request, you have authorised us to arrange for funds to be debited from your account. You should refer to the direct debit request and this agreement for the terms of the arrangement between us and you.
- 1.2. We will only arrange for funds to be debited from your account as authorised in the direct debit request.
- 1.3. If the debit day falls on a day that is not a banking day, we may direct your financial institution to debit your account on the following banking day. If you are unsure about which day your account has or will be debited, you should ask your financial institution.

2. Changes by us

- 2.4. We may vary any details to this agreement or a direct debit request at any time by giving you at least fourteen days written notice.

3. Changes by you

- 3.1. 3.1 Subject to 3.2 & 3.3 you may change the arrangements under a direct debit request by contacting us on 1300 654 099 or hipsuper@superpartners.biz.
- 3.2. If you wish to stop or defer a debit payment, you must notify us in writing at least fourteen days before the next debit day. This notice should be given to us in the first instance. Please send the notification to the postal address marked on the back, or via email to hipsuper@superpartners.com.au.
- 3.3. You may also cancel your authority for us to debit your account at any time, by giving us fourteen days notice in writing before the next debit day. This notice should be given to us in the first instance. Please send the notification to the postal address marked on the back or via email or via SuperSite on the HIP website.

4. Your obligations

- 4.1. It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the direct debit request.
- 5.2. If there are insufficient clear funds in your account to meet a debit payment:
 - (a) you may be charged a fee and/or interest by your financial institution;
 - (b) you may also incur fees or charges imposed or incurred by us; and
 - (c) you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in

your account by and agreed time so that we can process the debit payment.

- 4.3. 4.3 You should check your account statement to verify that the amounts debited from your account are correct.
- 4.4. 4.4 If HIP Administration (Superpartners Pty Ltd, ABN 57 078 907 883) is liable to pay goods and services tax (GST) on a supply made in connection with this agreement, then you agree to pay HIP Administration on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

5. Dispute

- 5.1. If you believe that there has been an error in debiting your account, you should notify us directly on 1300 654 099 and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly.
- 5.2. If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.
- 5.3. If we conclude as a result of our investigations that your account has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding.
- 5.4. Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still refer it to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

6. Accounts

You should check:

- (a) with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions;
- (b) your account details that you have provided to us are correct by checking them against a recent account statement; and
- (c) with your financial institution before completing the direct debit request if you have any queries about how to complete the direct debit request.

7. Confidentiality

- 7.1. We will keep any information (including your account details) in your direct debit request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.
- 7.2. 7.2 We will only disclose information that we have about you:
 - (a) to the extent specifically required by law; or
 - (b) for the purposes of this agreement (including disclosing information in connection with any query or claim).

8. Notice

- 8.1. If you wish to notify us in writing about anything relating to this agreement, you should write to HIP Administration, Locked Bag 23, Haymarket NSW 1236.
- 8.2. We will notify you by sending a notice in the ordinary post to the address you have given us in the direct debit request.
- 8.3. Any notice will be deemed to have been received two banking days after it is posted.

Guide to completing your contribution advice

•Please attach cheque here

MR P EDWARD
25 BAKER STREET
PORT MELBOURNE
VIC 3125

hip
Health Industry Plan

HIP Contribution Advice Page 1 of 1

Please note that on the monthly Contribution Return, HIP Super provides important information for employers on super administration and legislation issues in this message box. We encourage you to read these messages as they may assist in meeting your superannuation requirements.

Employer Number 12345 **Payment Period** 06/05/2004-05/06/2004 **Phone** (02) 9988 4588 **Date Issued** 17/04/2004

MEMBER NUMBER	SURNAME ADDRESS	GIVEN NAMES	DATE OF BIRTH DAY/MONTH/YEAR	WKS	EMPLOYER CONTRIBUTIONS	MEMBER VOLUNTARY	SALARY SACRIFICE	TOTAL	CEASE or START DATE
1234567	BUCHANAN	PETER J	20/08/1960	6					
<p>Have you any new employees? If they are not already members of HIP please attach a completed Membership Application or provide their full name, date of birth and address so HIP can allocate their payment. If your new employees are already members of HIP, please provide their member number, name and date of birth.</p> <p>Please make cheque payable to: Health Industry Plan Contributions are due on the last day of the payment month, and are payable by the 14th day of the following month.</p>									

EXAMPLE

Contributions are due on the last day of the payment month, and are payable by the 14th day of the following month.

PAGE TOTAL: **AMENDED PAGE TOTAL**

This is not an invoice (see payment details overleaf). You must pay for weeks actually worked by your employees. Payments are due on the last day of the payment month. On completion, please send the original to HIP Super at the address shown.

If the contribution return is being sent by mail please ensure a copy is kept for your records.

Postal address HIP Super Customer Service, Locked Bag 23, Haymarket NSW 1236
Telephone 1300 654 099 **Facsimile** (02) 9375 7878
Private Hospitals Superannuation Pty Ltd ABN 59 006 792 749

Indicates the month the contribution advice relates to.

This is your identification number. Use this number whenever you contact HIP.

Your employees.

Please use space under each member's name to correct details that are incorrect, to show new member's start dates or the termination date when members cease employment.

Add new members to your advice including date of birth, address and start date.

The number of weeks of employment the contribution advice relates to. If the number of weeks is incorrect, we may have your pay date recorded incorrectly. Please phone 1300 654 099

Enter employer contributions here.

Enter member personal contributions (after-tax) here.

Enter member personal contributions (before-tax) here.

If the number of weeks worked by a member differs from those on your last contribution advice, please change this entry.

Employer contributions. Amend if incorrect.

Add all totals on this page and enter here.

NOTE: If in any one month you do not have any employees to pay for, mark the return "NIL" and post it back to HIP. Failure to do so will result in the Fund's credit control procedures being activated.

HIP contact details

Phone: 1300 654 099
Fax: 02 9375 7878
Email: hipsuper@superpartners.com.au

Address: HIP Administration
Locked Bag 23
Haymarket NSW 1236

[hipsuper.com.au](https://www.hipsuper.com.au)

State offices

New South Wales

Level 5, 477 Pitt Street, Sydney

Victoria

Level 2, Casseldon Place, 2 Lonsdale Street, Melbourne

ACT

Unit 6, Ground Floor, 33 Allara Street, Canberra

Queensland

Level 11, 120 Edward Street, Brisbane

South Australia and Northern Territory

174 Fullarton Road, Dulwich

Western Australia

Level 2, 12 St Georges Terrace, Perth

Tasmania

Suite 21, 33 Salamanca Place, Hobart

Privacy

The Trustee recognises the importance of protecting our members' privacy. The main reason we collect, use and/or disclose members' personal information is to provide you and your employees with the products and services you have requested. This may also include the following related purposes:

- to facilitate internal administration, accounting, research, risk management, compliance and evaluation of HIP's services; and
- to facilitate the insurance that your employees have requested;

In addition to providing members' personal information to you as the employer, we may also disclose members' information (or parts thereof) to external parties who act on your or our behalf.

These include:

- banks or other financial institutions;
- insurers and reinsurers and their claims agents and assessors;
- medical practitioners and other relevant professionals;
- mail houses; and
- legal and accounting firms, auditors and contractors, or other consultants involved with the Fund.

If you or your employees do not provide the information requested in the Application forms, we may not be able to accept and process the Application(s). We are also permitted to collect and

disclose your employees' personal information when required or authorised to do so by law. If members have concerns about the accuracy and completeness of the personal information we hold, they may request access to their personal information by writing to:

Health Industry Plan (HIP) at Locked Bag 23, Haymarket NSW 1236

Depending upon the nature of the request, we have the right to impose a reasonable charge for providing access to that information. If you have provided us with information about another person, (e.g. your employees) you must advise them that we collect, hold and use the personal information for the purposes set out in this statement. Your employees may access or correct any personal information we have about them. You may access or correct any personal information we have about them that you have provided to us. New members are advised as to how we protect their personal information in their Member Information Guide.

Superannuation and the Family Law Act

The Family Law Act 1975 (FLA) allows superannuation entitlements to be divided between parties in the event of marriage breakdown. This legislation is complex and the Trustee recommends that members seek legal advice about the operation of the FLA.