





## 5. Personal contributions – tax deduction claim

If you're self-employed (or are another eligible person) and intend to claim a tax deduction on any personal contributions to your Suncorp WealthSmart account, please complete the details below and read the Important information section.

Notice pursuant to sub-section 290-170 Notice of intent to deduct of the Income Tax Assessment Act 1997 as amended for the financial year ended 30 June.

I  Print full name

of Residential   
 address   
 State  Postcode

I intend to claim the amount shown below as a tax deduction for the year ended 30 June. I confirm this amount hasn't been included in any earlier notice to you. I note this notice can't be withdrawn or revoked.

Personal contributions made to Suncorp WealthSmart during the year ended 30 June

\$

Amount I will claim as a tax deduction in respect of contributions paid to Suncorp WealthSmart during the year ended 30 June

\$

### Important information

We cannot accept a notice to claim a tax deduction on any part or full amount of a personal contribution that you've used to start a pension.

A tax deduction can only be claimed if:

- you are self-employed, substantially self-employed (see definition below), retired or unemployed.
- you advise the Trustee of the amount you want to claim as a tax deduction.
- the Trustee acknowledges your advice. This will be issued promptly after receipt from you.

You are substantially self-employed if less than 10% of your total assessable income, reportable fringe benefits plus reportable employer super contributions for the year are attributable to eligible employment. 'Eligible employment' means employment where your employer would normally be obliged to make super contributions for your benefit. The full amount of superannuation contributions made are tax deductible if you are self-employed, substantially self-employed, retired or unemployed.

### Contributions tax

Contributions tax at the rate of 15%<sup>†</sup> will be deducted from the amount that you claim, less any Death, TPD and Income Protection premiums (if applicable) paid into the fund in the relevant financial year. Additional tax may apply in relation to amounts exceeding the concessional contributions cap.

The amount of personal contributions claimed as a tax deduction will be subject to the concessional contributions cap as follows:

Financial year	Concessional contributions
2012/2013	\$25,000 regardless of your age.
2013/2014	\$25,000 if you are under age 60 \$35,000 if you are age 60 or older*

<sup>†</sup> 30% contributions tax will apply for people earning over \$300,000.

\* Qualifying age is age 59 or older on 30 June 2013.

## 6. Tax file number (TFN) notification

**It is not an offence not to quote your TFN. However, any concessional contributions will incur 'No TFN contributions tax' at a rate of 31.5% (in addition to contributions tax) if you don't.** If you provide us with your TFN on this form, we'll refund any No TFN Tax deducted from your account before processing your request. **If you don't provide us with a valid TFN at the time of lodging your withdrawal request, you will have up to 3 years from the end of the year the contributions were made in which to lodge your TFN and claim a refund of any No TFN Tax amounts previously deducted.**

As a result of changes to the law, the purposes for which we can use your TFN and the consequences of not providing it to us may change in the future.

TFN

## 7. Proof of identity (required for all transfers to a KiwiSaver account)

You'll need to prove your identity by selecting an item from PART A below, or if you can't provide any of these items, select two items from PART B.

**We require proof of identity BEFORE we can proceed with your instructions.**

Documents written in a language other than English must be accompanied by an English translation prepared by a NAATI accredited translator (see [www.naati.com.au](http://www.naati.com.au)). We're not responsible for the content of external websites.

### PART A – ACCEPTABLE PHOTOGRAPHIC IDENTIFICATION DOCUMENTS – ONE ITEM REQUIRED

Select ONE item from this section, which MUST contain your NAME, PHOTO and either DATE OF BIRTH or RESIDENTIAL ADDRESS

- A current driver's licence
- A current Australian passport (or one which has expired within the last two years)
- A current Proof of Age Card issued under an Australian State/Territory (including 18+ and Birth Cards)
- A current foreign passport or similar travel document also containing your signature issued by a government, the UN or agency of the UN
- A National Identity Card issued by a foreign government also containing your signature

### PART B – OTHER ALTERNATIVE IDENTIFICATION DOCUMENTS – TWO ITEMS REQUIRED (this section is only required if a PART A item couldn't be provided)

Select ONE item from this section

- An Australian birth certificate/extract
- A citizenship certificate
- A foreign birth certificate issued by a government, the UN, or agency of the UN
- A current Centrelink Card

and

Select ONE item from this section which MUST contain your NAME and RESIDENTIAL ADDRESS

- A notice issued by the Commonwealth, State or Territory within the last twelve months recording the provision of financial benefits to you
- A notice issued by the Australian Taxation Office within the last twelve months recording a debt payable by you to the Commonwealth (or by the Commonwealth to you)
- A notice issued by a local government body or utilities provider (eg gas, electricity, phone) within the last three months recording the provision of services to your address or to you
- If you're under age 18, a letter written less than three months ago, from your school principal recording how long you've attended that school

#### Certification procedure

You'll need to:

- take the originals of your selected identification documents to a certifier (see 'Acceptable Certifiers' on the next page) who will certify that the original documents have been sighted
- ensure the certifier copies the originals and signs the copy confirming that it's a true copy of the original document and includes on the copy the date, their name and designation from the list in 'Acceptable Certifiers' on the next page and
- mail this form and your certified copy(s) of identification to us. (We can't accept faxes or copies of the certified documents.)

#### ACCEPTABLE CERTIFIERS

Who to see	Conditions and definitions
Accredited Translator	1. A person currently accredited by the National Accreditation Authority for Translators and Interpreters Ltd. (NAATI) at the level of professional translator or above, to translate from a language other than English into English; or 2. A person who currently holds an accreditation that is consistent with the standard specified in 1.
Australia Post	An agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public; or a 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.
Banking and other financial institutions	An officer with two or more continuous years of service with one or more financial institutions or a finance company officer with two or more continuous years of service with one or more financial companies. This includes Suncorp and its subsidiaries.
Financial adviser	An officer with, or authorised representative of, a holder of an Australian financial services licence, having two or more continuous years of service with one of more licencees. Please note however that if you're consulting face to face with your current financial adviser, the certification process is not required.
Justice of the Peace or Notary Public	An individual appointed by the courts whose duties include certifying documents.
Legal professional or law enforcement	A person who is enrolled on the roll of the Supreme Court of a State or Territory, or High Court of Australia as a legal practitioner. Other professionals include a judge of a court; a magistrate; a chief executive officer of a Commonwealth court; a registrar or deputy registrar of a court, or a police officer.
Accountants	A member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with two or more years of continuous membership.
Consular or Diplomatic Officer	An Australian Consular Officer or an Australian Diplomatic Officer.

Please send the completed form and any required attachments to:

**Suncorp WealthSmart®**  
**GPO Box 2585**  
**Brisbane QLD 4001**