

Trustee for Harwood Superannuation Fund
ABN 46 182 687 345 SFN 111 024

Tax File Number Notification

Please read this information carefully. If you wish to provide your tax file number (TFN), to the Trustee, complete the details in the section below.

NOTE It is not compulsory to quote your TFN, however where a benefit is paid and a TFN has not been provided, tax will be deducted from the benefit at the highest marginal tax rate and CSR Super will be liable to pay extra income tax on certain contributions made to your member account.

As the Trustee of the Fund we are required to inform you, before you decide whether to provide your TFN to us, of the following:

- We can collect your TFN under the Superannuation Industry (Supervision) Act 1993 and taxation law.
- From 1 July 2007, if you **do not** provide your TFN, CSR Super will only be able to accept certain contributions. This may affect your **eligibility** to receive a Government co-contribution.
- If you do provide your TFN to us, we will use it only for legal purposes. This includes finding or identifying your superannuation benefits where other information is insufficient, calculating tax on any eligible termination payment you may be entitled to, and providing information to the Commissioner of Taxation (amongst other things to enable the Commissioner of Taxation to assess any surcharge payable on superannuation contributions made by or for you before 30 June 2005 and to identify any Government co-contribution payable). These purposes may change in the future.
- It is not an offence if you choose not to quote your TFN. However, if you do not provide your TFN, either now or later, you may pay more tax on your benefits than you would otherwise have had to and a surcharge (which may not have been payable if you had provided your TFN) may be payable on contributions made by or for you before 30 June 2005. In some circumstances, the surcharge may be reclaimed through the Australian Taxation Office. It may also be more difficult to locate or amalgamate your superannuation benefits in the future or to pay you any benefits you are entitled to. These consequences may change in the future.
- If you provide your TFN to us, we may provide it to the trustee of another superannuation fund or to a Retirement Savings Account (RSA) provider where that RSA provider or trustee is to receive your transferred benefits in the future. We will not pass on your TFN to such a trustee or RSA provider if you tell us in writing not to do so. We may also give it to the Commissioner of Taxation. Otherwise, your TFN will be treated as confidential.

Tax File Number Details

Surname _____

Given names _____

Date of birth _____

Division Two Three

Member number _____

I elect to provide my tax file number to the Trustee.

My tax file number is:

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Signature _____

Date _____

Please return to:
CSR Super
PO Box 744, CHATSWOOD NSW 2057
Telephone (02) 9235 8533
Fax (02) 9235 8577

Disclaimer:

Any advice provided by Harwood Nominees Pty Limited or its authorised representatives has been prepared without taking into account your objectives, financial situation or needs. You should, before acting on any advice, consider the appropriateness of the advice, having regard to your objectives, financial situation or needs. If the advice relates to investing in a superannuation product, including CSR Super, you should obtain and consider the Product Disclosure Statement for the product before deciding to invest.

