









## It's now even easier to build your super!

Putting a little extra into your super is one of the easiest ways to build your retirement savings. And contributing to your OSF Division F account just got even easier!

You can contribute to your Division F account in the following ways:



CONTRIBUTIONS	
Personal (after-tax) member contribution	 <p><b>TELEPHONE &amp; INTERNET BANKING—BPAY®:</b> Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: <a href="http://www.bpay.com.au">www.bpay.com.au</a>. Use the following details for your payment: <b>Biller Code:</b> 697755 <b>Ref:</b> 3 + your OSF Division F account number (ie. 3025...)</p>
	 <p><b>DIRECT CREDIT:</b> Contact your Australian financial institution's electronic banking facility and use the following details: <b>BSB:</b> 064-785 <b>Account number:</b> Last 9 digits of your OSF Division F account number <b>Reference:</b> MV  <i>Note: It is important that you include the two-letter direct credit reference code with your payment exactly as outlined above, otherwise the contribution will be allocated to your account as an employer SG contribution, which may have significant tax implication. Refer to the PDS for more information.</i></p>
	 <p><b>CHEQUE:</b> Complete an <a href="#">Additional Investment Form</a></p>
	 <p><b>DIRECT DEBIT:</b> Complete a <a href="#">Direct Debit Request Form</a> (Note: A separate request must be made for each direct debit payment.)</p>
	 <p><b>PAYROLL DEDUCTION:</b> (Ordinary Members only): Visit the HR Intranet (go to Pay &amp; Leave &gt; Pay &gt; Superannuation &gt; After-Tax Contributions)</p>
Salary sacrifice contributions	 <p>These contributions are made by your employer. For more information on your eligibility or to begin salary sacrifice contributions: <b>Ordinary Members:</b> Visit the HR Intranet (go to Pay &amp; Leave &gt; Pay &gt; Superannuation &gt; Salary Sacrifice Superannuation) <b>Post-Employment Members:</b> Talk to your employer.</p>
Contributions from an employer other than the Commonwealth Bank Group	 <p>Give the <a href="#">OSF External Employer Information Sheet</a> to your employer. This Information Sheet provides your employer with some basic information about using the OSF so that they are aware of what they need to do in order to satisfy their obligations by contributing to the OSF on your behalf.</p>

TRANSFERRING SUPER INTO THE OSF	
Transfer super into your OSF Division F account	 <p>Complete a <a href="#">Request to Transfer</a> form</p>

Note: All forms are available from [www.osfsuper.com.au](http://www.osfsuper.com.au) (> Document Library) or OSF Investor Services on 1800 023 928.