Choice of superannuation fund obligations begin on 1 July 2005.

You may wish to talk to your tax or financial adviser to help ensure you meet your obligations.

Go to www.superchoice.gov.au or phone 13 28 64 for more information.
OUR COMMITMENT TO YOU
The information in this publication is current at April 2005.

In the taxpayers’ charter we commit to giving you information and advice you can rely on.

If you try to follow the information contained in our written general advice and publications, and in doing so you make an honest mistake, you won’t be subject to a penalty. However, as well as the underpaid tax, we may ask you to pay a general interest charge.

We make every effort to ensure that this information and advice is accurate. If you follow our advice, which subsequently turns out to be incorrect, or our advice is misleading and you make a mistake as a result, you won’t be subject to a penalty or a general interest charge although you’ll be required to pay any underpaid tax.

If you feel this publication does not fully cover your circumstances, please seek help from the Tax Office or a professional adviser. Since we regularly revise our publications to take account of any changes to the law, you should make sure this edition is the latest. The easiest way to do this is by checking for a more recent version on our website at www.ato.gov.au

ABOUT THIS GUIDE
This guide contains three steps you can follow to meet your choice of superannuation fund obligations. It also provides information about:

- employee eligibility
- the employer fund
- completing the Standard choice form
- superannuation guarantee
- record keeping, and
- potential penalties.

In this guide, references to ‘superannuation fund’ include retirement savings accounts.
CONTENTS

01 WHAT YOU NEED TO DO 2
Step 1: Identify eligible employees 3
Step 2: Provide a Standard choice form to eligible employees 4
Step 3: Act on an employee’s choice 5

02 ADDITIONAL INFORMATION 6
Employee eligibility 6
Identifying a fund for employer contributions 7
Completing the Standard choice form 8
Your record keeping requirements 9
Potential penalties 9

03 YOUR ONGOING SUPERANNUATION OBLIGATIONS 10
Superannuation guarantee 10

DEFINITIONS 11
SAMPLE DOCUMENTS 12
MORE INFORMATION inside back cover
WHAT IS CHOICE OF SUPERANNUATION FUND?
Choice of superannuation fund is a new law that gives many employees the right to choose which superannuation fund will receive their employer superannuation guarantee contributions.


WHAT DO I NEED TO DO?

☐ STEP 1: Identify eligible employees
You may not need to offer choice of superannuation fund to your employees because they may not be eligible.
You can use the flowchart on page 3 to help you work out which of your employees are eligible.
If you have no eligible employees you don’t need to do anything further about choice of superannuation fund. When you employ new staff you will need to check their eligibility (follow step 1 again).

If you have eligible employees, go to step 2

☐ STEP 2: Provide a Standard choice form to eligible employees
Give the Standard choice form to eligible employees before 29 July 2005.
Make sure you complete the employer section of the form, including details of your employer fund, for each eligible employee. Your employer fund is where you pay an employee's superannuation guarantee contributions if they don’t choose a fund. It can be your existing fund.
For new employees starting after 1 July 2005 you will need to provide a Standard choice form within 28 days of their start date.

If an employee chooses a fund, go to step 3

☐ STEP 3: Act on an employee's choice
If an employee chooses a fund, you have two months to get ready to make contributions to that fund. After this, any superannuation guarantee contributions you make for that employee must be to their chosen fund.
If your employee does not choose a fund, you must make the superannuation guarantee contributions for that employee into the fund you have identified as your employer fund.

KEY DATES:

1 July 2005
- Choice of superannuation fund starts.
- Eligible employees at that date must be supplied with a Standard choice form before 29 July 2005.
- All new eligible employees who start work after this day must be supplied with a Standard choice form within 28 days of starting work.

28 July 2005
- A Standard choice form must be provided by this date to all eligible employees who were existing employees on 1 July 2005.
STEP 1: IDENTIFY ELIGIBLE EMPLOYEES

You may not need to offer choice of superannuation fund to all your employees because some may not be eligible. To help you work out which employees are eligible, use the flowchart below. If you have eligible employees, you need to follow steps 2 and 3.

START HERE

Do you make employer superannuation contributions for your employee under superannuation guarantee?

NO

Do you make superannuation contributions for your employee under:

- a state award or state agreement, or
- an Australian workplace agreement or certified agreement?

YES

See page 6 – Employee eligibility.

NO

Do you make superannuation contributions for your employee to a defined benefit fund?

YES

You need to offer choice of superannuation fund – follow steps 2 and 3.

NO

YOU MAY NEED TO OFFER CHOICE OF SUPERANNUATION FUND TO THIS EMPLOYEE.

See page 6 – Eligibility of defined benefit fund members.
STEP 2: PROVIDE A STANDARD CHOICE FORM TO ELIGIBLE EMPLOYEES

You need to complete Part A of the Standard choice form and provide it to your eligible employees.

For information on how to complete the Standard choice form, see page 8.

HOW TO OBTAIN THE STANDARD CHOICE FORM
A Standard choice form (NAT 13080) can be downloaded from www.superchoice.gov.au, or you can phone our information line on 13 28 64 for a copy. You can make photocopies of this form to give to your employees.

The form has two pages (front and back). If you print or photocopy these pages separately, make sure you give both pages to your employees.

INCLUDE DETAILS OF EMPLOYER FUND
The form needs to include details of the fund (the ‘employer fund’) to which you will make superannuation guarantee contributions if the employee does not choose a fund.

The employer fund can be the fund into which you currently pay superannuation guarantee contributions for an employee. It must meet specific requirements, which are explained on page 7. You should contact your fund to make sure it meets these requirements.

WHEN TO PROVIDE THE STANDARD CHOICE FORM
If you have eligible employees as at 1 July 2005, you must provide the Standard choice form to them before 29 July 2005.

For new eligible employees starting after 1 July 2005 you must provide a Standard choice form within 28 days of their start date – unless they choose a fund and give you the required information when they start work. In this case you must act on their choice but you don’t need to give them a Standard choice form.

You will also need to provide a Standard choice form to affected employees within 28 days of:

- a written request from an employee asking for a Standard choice form (unless you have provided the employee with a Standard choice form within the previous 12 months)
- becoming aware that you are unable to contribute to an employee’s chosen fund
- becoming aware that the employee’s chosen fund has ceased to be a complying fund, or
- a change of your employer fund since the last contribution.

You can provide a Standard choice form on paper or electronically. You can use email to provide employees with a Standard choice form if you communicate with your employees that way.

DEFINED BENEFIT FUNDS
If an employee is a member of a defined benefit fund, you will need to provide additional information to that employee highlighting things they should consider before choosing a fund. More information will be available from mid May 2005 from www.superchoice.gov.au or by phoning 13 28 64.

The Standard choice form is a Tax Office approved form. You do not have to use the Standard choice form – you can use an alternative document. However, the alternative document must contain all the information contained on the Standard choice form.

You may have already offered your eligible employees a choice prior to 1 July 2005. If an employee made a choice before 1 July 2005, the Government has announced law changes that, if passed, will mean you do not need to give this employee a Standard choice form. You will not be considered to have offered your employees a choice if you only let them choose from a selection of funds.
STEP 3: ACT ON AN EMPLOYEE’S CHOICE

Your employee can select a fund to receive their superannuation guarantee contributions. It must be a complying superannuation fund and you must be able to make contributions to that fund. There is no time limit for your employee to make a choice.

When an employee provides you with all the required information for their chosen fund, you have two months to get ready to make contributions to that fund. After this, any contributions you make for that employee must be to their chosen fund.

DO I HAVE TO ACCEPT MY EMPLOYEE’S CHOICE?
If an employee’s written notice does not contain all the required information you do not have to accept it.

Some superannuation funds require you to become a ‘participating employer’ before you can pay contributions to them. Being a participating employer may involve paying contributions more regularly (such as monthly instead of quarterly). If you agree to become a participating employer of a superannuation fund, your employee can choose this fund. You do not have to agree.

An employee can have only one chosen fund per employer. You do not have to accept an employee’s request to choose a new fund if you have accepted such a request from the employee within the past 12 months.

CAN AN EMPLOYEE CHOOSE A SELF MANAGED SUPERANNUATION FUND AS THEIR CHOSEN FUND?
Yes, an employee can choose a complying self managed superannuation fund as their chosen fund.

WHAT INFORMATION WILL MY EMPLOYEE GIVE ME WHEN CHOOSING A FUND?
When choosing a fund, your employee must provide you with:
- the full name and contact details of the fund
- the employee’s account name in the fund
- the number or other unique identifier (if any) that the fund uses to refer to the employee’s account
- the fund’s Australian business number (if it has one)
- what method you can use to make the superannuation contributions to the fund and any necessary details to enable the payment to be made
- the superannuation product identification number (if any)
- the unique identifier or number (if any) you use to refer to the employee (such as a payroll number), and
- a written statement, provided by or on behalf of the trustee of the fund, that the fund is a resident regulated fund and can accept your contributions.

Your employee should be able to get this information from the superannuation fund. If the fund is a self managed superannuation fund, evidence must be provided that it is a regulated superannuation fund. This evidence must have originated from the Tax Office and must include either the notice of registration called Advice about regulation of your self managed fund (for a new fund) or the letter of compliance called Notice of complying fund status – self managed superannuation fund (if the fund has been in existence for two years or more). See page 12 for samples of these documents.

WHAT INFORMATION AND ADVICE CAN I GIVE MY EMPLOYEES ABOUT CHOOSING A SUPERANNUATION FUND?
You can provide factual information to an employee about:
- your obligations under choice of superannuation fund, and
- what the employee can do to nominate a superannuation fund as their chosen fund.

Employees can get information about comparing and choosing superannuation funds in Super Choices, available from www.superchoice.gov.au or by phoning 13 28 64.

Anyone providing financial advice is generally required by law to be licensed by the Australian Securities and Investments Commission. Giving advice about which superannuation fund an employee should choose, or recommending that an employee consolidate their superannuation into one account, is likely to be considered financial advice.

Employees do not have to use the Standard choice form. They can supply the information about their choice of superannuation fund on another document, provided it is in writing and contains all the necessary information.
EMPLOYEE ELIGIBILITY

Generally, you must offer choice of superannuation fund to an employee unless you make superannuation contributions for that employee under:

- an Australian workplace agreement (AWA) or a certified agreement under the Workplace Relations Act 1996 or the Industrial Relations Act 1988, or
- a state industrial award or state industrial agreement.

For example, if an employee is engaged under a federal award you must offer choice whether or not that award requires contributions to be made to a superannuation fund.

You must accept an eligible employee’s valid choice even if it is a fund not mentioned in the federal award that governs their employment.

If you are not sure what award or industrial agreement, if any, your employees are covered by, you can check with your employer association or the WageNet website at www.wagenet.gov.au (for federal awards and agreements and links to information on state awards), or phone the workplace relations department in your state or territory.

The Government has announced that choice of superannuation fund is to be extended to employees working for corporations under state awards. If passed, these changes will apply from 1 July 2006.

ELIGIBILITY OF DEFINED BENEFIT FUND MEMBERS

Defined benefit funds provide retirement benefits for retirees as a set formula as governed in the superannuation fund’s trust deed.

An employee who is a member of a defined benefit fund is not entitled to choose a superannuation fund if:

- they have reached their maximum benefit in their scheme and you do not need to make further superannuation guarantee contributions
- on their termination of employment they would be entitled to the same amount of benefit from the defined benefit scheme whether or not they chose a new fund, or
- the defined benefit scheme is in surplus – that is:
  - an actuary has provided documentation stating that you are not required to make contributions for the quarter and the documentation covers all times since 1 July 2005, and
  - the actuary has provided documentation stating that the assets of the defined benefit scheme are, from 1 July 2005, equal to or greater than 110% of the defined benefit scheme’s liabilities.

If you are still not sure if this applies to an employee, talk to the defined benefit fund trustee or an authorised representative.

This does not apply to members of a defined benefit fund who are entitled to only an accumulation benefit.
IDENTIFYING A FUND FOR EMPLOYER CONTRIBUTIONS

You’ll need to check that your superannuation fund is a complying fund and meets the insurance requirements for choice of superannuation fund (noting there are some exclusions to the insurance requirements). You need to do this whether you make contributions to your existing fund or a new fund.

If an employee doesn’t choose a fund, simply continue paying their superannuation contributions to your employer fund. All you need to do is include your fund’s details on Part A of the Standard choice form.

You must nominate a fund for each employee, but the fund does not need to be the same for each employee. You cannot have more than one fund per employee.

HOW DO I CHECK IF A SUPERANNUATION FUND IS COMPLYING?

You can phone the trustee or an authorised representative of the superannuation fund to verify that the superannuation fund is complying.

What if I’m currently paying more than 9%?

Choice applies to superannuation guarantee contributions only. If you pay superannuation contributions of more than 9% for an employee, the additional contributions can be paid to the fund chosen by the employee or another fund.

Superannuation Holding Accounts
Special Account

At the time of printing (April 2005), employers cannot satisfy their choice of superannuation fund obligations by making employer deposits into the Superannuation Holding Accounts (SHA) Special Account, as this account is not a complying superannuation fund.

The Government has announced changes that will provide employers with a 12-month transitional period. If an employee does not make a choice, employer contributions made into the SHA Special Account will comply with choice of superannuation fund requirements until 30 June 2006. The SHA Special Account will then be closed to new employer deposits.

If you plan to continue to use the SHA Special Account during 2005–06, you will need to check that these changes have become law before 1 July 2005. You can check at www.superchoice.gov.au or by phoning 13 28 64.

It is illegal for a superannuation fund (or its associates) to provide or withhold benefits from you as an inducement to use their fund as your employer fund, unless these benefits are allowed for in the law. For example, a fund is not allowed to offer you a free holiday to encourage you to choose their fund as your employer fund.

INSURANCE

The employer fund must offer life insurance for members:

- at a premium of at least $0.50 per week for those under 56 years, or
- with at least the level of insurance cover shown below:

<table>
<thead>
<tr>
<th>Age range</th>
<th>Level of insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>20 to 34</td>
<td>$50,000</td>
</tr>
<tr>
<td>35 to 39</td>
<td>$35,000</td>
</tr>
<tr>
<td>40 to 44</td>
<td>$20,000</td>
</tr>
<tr>
<td>45 to 49</td>
<td>$14,000</td>
</tr>
<tr>
<td>50 to 55</td>
<td>$7,000</td>
</tr>
</tbody>
</table>

or,

- if the contributions are made to a defined benefit fund on behalf of a defined benefit member, at a level of cover equivalent to the table above.

You can continue to contribute to your existing superannuation fund, even if it does not meet the insurance requirements, until at least 30 June 2008.

There are other instances where your superannuation fund will not need to meet the insurance requirements – for example, if you are making contributions under a federal award or into a retirement savings account. Your employer fund will also not need to meet the requirements if you arrange insurance either with another superannuation fund or with an insurance provider and it meets the requirements.

There may also be instances where the superannuation fund you contribute to will not provide insurance for a particular employee as a result of their occupation, health or hours worked. You can contribute to a fund that does not meet the insurance requirements for this employee.

If you change your superannuation fund sometime after the initial offer of choice to eligible employees, you must provide another Standard choice form to the employees for whom you were contributing to this fund. The form must include details of the new fund you will use if they do not make a choice.
COMPLETING THE STANDARD CHOICE FORM

For each eligible employee you need to complete Part A of the Standard choice form and give it to them. If you have printed the front and back of the form on two separate pages, make sure you give your employee both pages.

PART A: EMPLOYER TO COMPLETE

1 Employer name
Enter the name of the employer.

2 Employer superannuation contributions will be made to the following fund
Enter the details of the employer fund. This is where you will pay an employee’s superannuation guarantee contributions if they don’t choose a fund.

3 Employer superannuation contributions have previously been made to the following fund
If you have changed your employer fund since the last contribution was made for this employee, enter the details of the previous employer fund.

If you have not changed your employer fund, enter AS ABOVE in the ‘Fund name’ box and leave the other boxes in question 3 blank.

4 Employer contributions
If you are paying superannuation contributions at a rate higher than 9% for your employee, tick YES on the first line. Otherwise tick NO on this line.

If you ticked YES on the first line and you will continue to make superannuation contributions at this higher rate, even if the employee wants to choose a fund, tick YES on the second line. Otherwise tick NO on this line.

PART B: EMPLOYEE TO COMPLETE – ONLY IF MAKING A CHOICE

Employers do not enter anything in Part B.

Your employee can use this section to record the details of their chosen fund.

PART C: EMPLOYER ONLY

If your employee makes a choice in Part B and returns the Standard choice form to you, you can record the date you accepted the employee’s choice and the date you actioned their choice.
YOUR RECORD KEEPING REQUIREMENTS

You need to maintain records that show you’ve met your choice of superannuation fund obligations. This includes:

- Details of employees who do not have to be offered choice of superannuation fund. For example, if an employee is not eligible for choice because the certified agreement they are employed under requires superannuation support to be provided, you need to keep this information.
- Records confirming that the employer fund meets the insurance requirements. These could be a copy of the product disclosure statement provided by the fund, or a record of a telephone conversation with an authorised representative of the superannuation fund about the level of insurance it offers.
- Records showing that the Standard choice form has been provided to all eligible employees. For example, you may issue the Standard choice form by email and keep copies of the emails.
- Written information the employee provides when they nominate their chosen fund, and receipts or other documents issued by the fund showing that you have made superannuation guarantee contributions for that employee to the chosen fund.

Your choice of superannuation fund records must be in English and kept for five years.

If your records are not in a written form (for example, if they are in an electronic medium such as magnetic tape or computer disk) they must be in a form that is readily accessible and easily converted to written English.

POTENTIAL PENALTIES

If you don’t meet your choice of superannuation fund obligations – like paying an employee’s superannuation guarantee contributions to the correct fund – you may be liable for the ‘choice shortfall’. The choice shortfall is part of the superannuation guarantee charge and is the penalty you have to pay if you do not meet your choice of superannuation fund obligations.

The choice shortfall applies where you have paid superannuation guarantee contributions to a complying fund for your employee but not to the fund chosen by them. The choice shortfall is about 25% of the contributions that are paid to this fund. A choice shortfall may also apply if you have not given your employees a Standard choice form in the required timeframe.

The choice shortfall is limited to $500 for a notice period per employee. For example, if the choice shortfall for an employee for a quarter is $1,000, the actual shortfall can be no more than $500.

To avoid the choice shortfall it is essential you pay sufficient superannuation guarantee contributions to the chosen fund or, where no chosen fund exists, to the fund you identified on the Standard choice form.

For the first year of choice (1 July 2005 – 30 June 2006), we will encourage and help employers to understand and adapt to the choice of superannuation fund requirements. During this period, an employer who demonstrates they have made a genuine effort to comply with the choice requirements will generally have any choice shortfall reduced to nil.

However, penalties will not be reduced where the employer has not made any attempt to comply with the requirements of the law. These decisions will be made on a case-by-case basis.

⚠️ The Tax Office can only reduce the choice shortfall – it cannot reduce other components of the superannuation guarantee charge.

➡️ Fact sheets about the choice shortfall, and how penalties will be calculated, are expected to be available at www.ato.gov.au from the end of May 2005.
SUPERANNUATION GUARANTEE

WHAT ARE SUPERANNUATION GUARANTEE CONTRIBUTIONS?
Superannuation guarantee contributions are the compulsory superannuation contributions that employers are required to pay for most employees. They are set at 9% of an employee's earnings base.

If an employer fails to make sufficient superannuation contributions for their employees they are liable for a tax called the superannuation guarantee charge.

WHO IS ENTITLED TO SUPERANNUATION GUARANTEE CONTRIBUTIONS?
Generally, all employees paid $450 or more in a calendar month. There are exceptions to this rule. You do not have to pay superannuation guarantee contributions for employees:

- aged 70 or over
- under 18 years of age and working up to 30 hours per week,
- or
- paid to do work of a private or domestic nature for up to 30 hours per week.

HOW MUCH SUPERANNUATION DO I NEED TO CONTRIBUTE?
You are required to pay superannuation guarantee contributions of 9% of your employee's earnings base.

The earnings base may be contained in the award or agreement that the employee works under. If no earnings base exists then the required contribution rate is applied to the employee's ordinary time earnings. Generally, this is the employee's earnings for their ordinary hours of work.

WHEN TO MAKE SUPERANNUATION CONTRIBUTIONS
You need to make superannuation guarantee contributions by the due dates for each quarter:

<table>
<thead>
<tr>
<th>Quarter dates</th>
<th>Due date for SG contributions</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 July – 30 September</td>
<td>28 October</td>
</tr>
<tr>
<td>1 October – 31 December</td>
<td>28 January</td>
</tr>
<tr>
<td>1 January – 31 March</td>
<td>28 April</td>
</tr>
<tr>
<td>1 April – 30 June</td>
<td>28 July</td>
</tr>
</tbody>
</table>

If an employee chooses a fund, you have two months to get ready to make contributions to that fund. After this, any superannuation guarantee contributions you make for that employee must be to their chosen fund. If an employee has not made a choice at the time you are required to make a superannuation guarantee contribution, you must make the contribution to your employer fund.

RECORD KEEPING – SUPERANNUATION GUARANTEE
You will still need to keep your records for superannuation guarantee contributions. These include records detailing your superannuation guarantee payments, how the payments were calculated for each employee, the dates the contributions were made, the fund the contributions were made to and the employee the contributions were made for.
DEFINITIONS

Accumulation benefit
Accumulation funds provide benefits for retirees that are determined by the amount the retiree has in their account.

Choice of superannuation fund
Choice of superannuation fund allows certain employees to choose which fund they want their employer superannuation guarantee contributions to go to.

Choice shortfall
This is a component of the superannuation guarantee charge, which is the penalty that you will be liable for if you do not meet the choice of superannuation fund requirements. This component is capped at a maximum of $500 per employee per notice period.

Chosen fund
A chosen fund is a fund that the employee nominates in writing to the employer. It is where they want their employer superannuation guarantee contributions to be made.

Complying superannuation fund
This is a fund that meets certain regulatory requirements. Speak to the trustee of the fund.

Defined benefit fund
Defined benefit funds provide benefits for retirees as a set formula as governed in the superannuation fund’s trust deed.

Eligible employees
Eligible employees are those who are entitled to choose which superannuation fund or retirement savings account will receive their employer superannuation guarantee contributions.

Employer fund
The superannuation fund where the employer will make their employee’s superannuation guarantee contributions if the employee does not nominate a chosen fund where the superannuation guarantee contributions can be made. It must be an eligible choice fund and meet the life insurance requirements.

Notice period
An employer’s notice period for an employee will start on commencement of:
- choice of superannuation fund (1 July 2005), or
- the day on which the employee is first employed by the employer, or
- the day after the preceding notice period has ended.

It will end once the Tax Office gives the employer written notice that the notice period for the employee has ended.

Ordinary time earnings
The employee’s earnings in respect of their ordinary hours of work. Ordinary time earnings is used as a default earnings base where there are no other acceptable earnings bases relevant to a particular employee (see Superannuation Guarantee Ruling SGR 94/4).

Participating employer
A condition placed on an employer by a fund, requiring the employer to agree to the fund’s governing rules prior to accepting their contributions.

Self managed superannuation fund
A fund with less than five members, where all the members are trustees.

Standard choice form
A form that provides advice to employees about choosing a fund, including the name of the fund the employer will contribute to when the employee does not make a choice.

Superannuation guarantee
Employers must pay minimum levels of superannuation for their employees to avoid paying the superannuation guarantee charge for failing to provide sufficient superannuation support. From 1 July 2002, it is 9% of earnings.

Superannuation guarantee charge
The charge imposed by the Tax Office if an employer does not make sufficient superannuation payments to a complying fund, which is the employer’s fund or the employee’s chosen fund, by the 28th day after the end of the payment quarter.
SAMPLE DOCUMENTS

If the employee's chosen fund is a self managed superannuation fund, evidence must be provided that it is a regulated superannuation fund. This evidence must have originated from the Tax Office and must include either:

- for a new fund – the notice of registration called Advice about regulation of your self managed fund, or
- if the fund has been in existence for at least two years – the letter of compliance called Notice of complying fund status – self managed superannuation fund.

Samples of these documents are shown below. Note that these are samples only – the content of these letters may vary slightly over time.
MORE INFORMATION

For further information on this topic:
■ visit our website at www.superchoice.gov.au
■ phone us on 13 28 64, or
■ write to:
  Australian Taxation Office
  Superannuation Business Line
  PO Box 277
  WTC VIC 8005

If you are not sure what award or industrial agreement, if any, your employees are covered by, you can check with your employer association or the WageNet website at www.wagenet.gov.au (for federal awards and agreements and links to information on state awards), or phone the workplace relations department in your state or territory.

If you do not speak English well and want to talk to a tax officer, phone the Translating and Interpreting Service on 13 14 50 for help with your call.

If you have a hearing or speech impairment and have access to appropriate TTY or modem equipment, phone 13 36 77. If you do not have access to TTY or modem equipment, phone the Speech to Speech Relay Service on 1300 555 727.