



# Employer guide.

Your key to looking after your employees' super.



## About this guide

This guide provides employers with an overview of Hostplus Superannuation Fund and employer obligations. It is for employers who are considering becoming a Hostplus participating employer. You should also read the Hostplus Member Guide PDS available at [hostplus.com.au](http://hostplus.com.au) in conjunction with this document.

The offer made in this guide is only available to employers receiving it within Australia. Applications made from outside Australia will not be accepted.

The information in this guide is correct as at the date of publication.

Hostplus does not recommend that anyone make decisions concerning superannuation arrangements based solely on the information in this guide. This information is general information only and does not take into account your personal objectives, financial situation or needs. You should consider if this information is appropriate for you in light of your circumstances before acting on it. Please read the relevant Hostplus Product Disclosure Statement (PDS), available at [hostplus.com.au](http://hostplus.com.au) before making a decision about Hostplus.

## For more information or help.

Call 1300 467 875, 8am – 8pm (AEST),  
Monday to Friday  
Visit [hostplus.com.au](http://hostplus.com.au)  
Email [info@hostplus.com.au](mailto:info@hostplus.com.au)  
Mail Locked Bag 5046, Parramatta, NSW 2124



# About Hostplus

## Proud industry heritage

Hostplus is the industry fund for everyone who lives and loves Australian hospitality, tourism, recreation and sport. Established in 1988, we've grown to be one of the country's largest industry funds building on a history of consistent long-term investment performance, competitive fees and comprehensive insurance to always put our members and their retirement interests first. While we are proud of our industry heritage, we welcome all members and are diligent in complying with Super Choice, MySuper and Protecting Your Super legislation.

## No fees for employers

All members pay a \$1.50 per week administration fee, unchanged since 2004. Depending on their arrangements, members will also pay indirect investment costs and insurance premiums. There are no entry, exit, contribution rollover or investment-switching fees. Employers can enjoy full access to Hostplus' business services, including the QuickSuper clearing house at no cost.

## Industry leading investments

Hostplus members enjoy access to a broad range of investment options designed to meet their needs. From our flagship MySuper Balanced option, through to ChoicePlus which offers direct investment in the ASX 300 and leading ETFs, and everything in between. For the full list visit: [hostplus.com.au/investment](http://hostplus.com.au/investment)

## Comprehensive insurance

Hostplus members have access to a suite of comprehensive insurance products which can be tailored to suit their own unique circumstances. Death and Total & Permanent disability cover are provided by default and Salary Continuance cover is available upon application. Members can apply to increase their cover, or request to reduce or cancel at any time. For more information visit [hostplus.com.au/insurance](http://hostplus.com.au/insurance)

## Easy payment options for employers

QuickSuper allows employers to make their superannuation payments to all of their staff in one simple electronic transaction, even if they're contributing to multiple super funds.



## Learn more

You can find more information and updates at [hostplus.com.au](http://hostplus.com.au)

# Why Hostplus?

When you join Hostplus you'll join a network of over 185,000 employers just like you who enjoy fast, easy administration at no cost to their business.

If you need assistance, our in-house support staff are here to help you every step of the way, and we also have a national network of account managers and member educators for face to face assistance for you and your team.

Visit [hostplus.com.au/business](http://hostplus.com.au/business) to learn more about what it means to be a Hostplus employer.

## Join today

To join online as a Hostplus participating employer, visit [hostplus.com.au/join](http://hostplus.com.au/join) Click "Join Hostplus Business" and complete the online application.

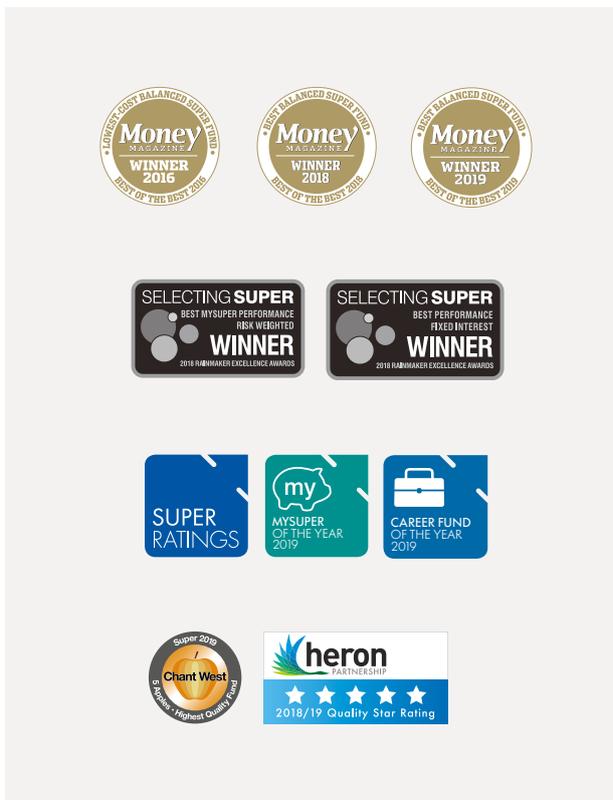
You can make a one-off, or your first ongoing payment, or get set up to come back later.

Alternatively, complete and return the employer application form at the back of this guide.

Simply put, Hostplus is your dedicated super fund. But don't just take our word for it, our vast collection of independently rated awards show Hostplus is a market leading superannuation partner.

Winning awards is always a great compliment, but we are especially proud to be recognised for our commitment to providing quality service and innovation to our members and employers.

Hostplus is exceptionally proud of its long-term investment performance. Our Balanced (default) Investment Option has a history of outperforming competitors over key time periods. For the latest investment returns, visit [hostplus.com.au/investment](http://hostplus.com.au/investment)



Awards and ratings are only one factor to be taken into account when choosing a super fund. For further information about the methodology used by Chant West, see [chantwest.com.au](http://chantwest.com.au). SuperRatings does not issue, sell, guarantee or underwrite this product. Go to [superratings.com.au](http://superratings.com.au) for details of its criteria.

# Super Guarantee (SG) Contributions

The Superannuation Guarantee (SG) is designed to provide workers with a minimum level of super to help them save for their retirement.

As an employer, you're required by law to make SG contributions (payments) on behalf of your full-time, part-time and casual employees, including temporary residents, if they:

- Are at least 18 years old and,
- Earn \$450 or more (before-tax) in a calendar month, or \$350 or more in a calendar month if they're under the Hospitality Industry (General) Award (HIGA) or Restaurant Award or,
- Are under the age of 18 and work 30 hours or more a week and earn \$450 or more (before-tax) in a calendar month



## We're here to help

Visit [hostplus.com.au/business](https://hostplus.com.au/business)  
any time or call us on 1300 467 875  
Monday to Friday, 8am to 8pm AEST.

# Your obligations

## How much do I have to pay?

The minimum SG payment is currently 9.5% of your employee’s ordinary time earnings. If your employees are covered by an award or employment agreement which specifies a higher super contribution than 9.5%, you must pay the higher amount.

SG rates are scheduled to increase from 2021, see the table below for the proposed increase through to 2025. For the latest information about SG rates and ordinary time earnings, call the Australian Tax Office (ATO) on 13 10 20 or visit ato.gov.au

SG Contributions	
Year	Charge percentage
Year starting on 1 July 2019	9.5%
Year starting on 1 July 2020	9.5%
Year starting on 1 July 2021	10.0%
Year starting on 1 July 2022	10.5%
Year starting on 1 July 2023	11.0%
Year starting on 1 July 2024	11.5%
Year starting on or after 1 July 2025	12.0%

## When do I have to make SG payments?

Contributions are required quarterly, but you can pay more frequently if you wish.

The frequency of payments may vary depending on whether any of your employees are covered by an award or employment agreement that specifies alternative payment periods.

For the majority of employees, SG contribution due dates are listed below:

SG Contributions due dates			
SG Quarter	Due date for payment to Hostplus	Due dates for payment of SG	Due date for payment of quarterly SG charge
1 Jul – 30 Sep	14 Oct	28 Oct	28 Nov
1 Oct – 31 Dec	14 Jan	28 Jan	28 Feb
1 Jan – 31 Mar	14 Apr	28 Apr	28 May
1 Apr – 30 Jun	14 Jul	28 Jul	28 Aug

Please note: Even though the legal due date is the 28th of the month following the close of the quarter, Hostplus prefers contributions to be paid by the 14th.

For example, we expect contributions for the 1 October – 31 December quarter by 14 January even though it is not legally required until the 28th.

This gives us the opportunity to follow up in case of errors or uncertainty and helps protect you from negative implications. Late payments may attract the Superannuation Guarantee Charge.

The SG Charge is made up of three parts, in addition to the SG payment, there is an administration charge of \$20 per employee per quarter and an interest charge of 10% per annum on any SG shortfall amounts imposed by the ATO.

## Super Choice

Most employees can choose which super fund their employer superannuation contributions are paid into.

If your employee does not choose a fund, you must pay their super contributions into your default fund.

The employer (default) fund must meet the statutory death benefit insurance requirements and offer a MySuper compliant product.

Please note, your employee may not be eligible to choose a super fund if you pay superannuation for them under a:

- State industrial award
- Preserved state agreement
- Federal industrial agreement such as an Australian workplace agreement (AWA)
- Pre-reform AWA, pre-reform certified agreement, collective agreement
- Old IR agreement, individual transitional employment agreement (ITEA), or
- Workplace determination, or enterprise agreement (these are defined terms in Federal industrial relations law).
- If your employees are eligible for Super Choice and you don't meet your obligations, you may be penalised, so it is in your best interest to keep records showing:
  - You have offered a choice of superannuation fund to eligible employees and have provided them with a standard choice form within 28 days of the commencement of their employment
  - You have acted on your employees' choice of super fund.



**Find out more**

about Super Choice at  
[hostplus.com.au/business](https://hostplus.com.au/business)

# Your obligations (cont'd)

## Single Touch Payroll (STP)

In 2018 the ATO introduced new payroll requirements for Australian businesses. STP requires employers to electronically submit payroll information (including details about their superannuation contributions) to the ATO at the same time that they make payments to their staff.

Single Touch Payroll aims to increase transparency and reduce paperwork for both employers and their staff. By communicating payroll advice directly to the ATO, employees are able to access accurate, up to date records of their earnings including super and taxes via their myGov accounts.

Hostplus encourages all employers to speak with their payroll system provider to ensure they are compliant with STP requirements.

## QuickSuper

Quicksuper is a clearing house designed to make it easy for you to make contributions to your employee's super accounts. A clearing house allows you to make a lump sum contribution for all of your employees, across multiple superannuation funds with a simple, online system. Best of all, there's no charge to registered Hostplus employers.

## Register today

Visit [hostplus.com.au/join](https://hostplus.com.au/join) and click "Join Hostplus Business" to complete the online application.

## Reportable employer superannuation contributions (RESC)

Generally, you'll need to report contributions you make on your employees' behalf that are outside of the standard SG payments including salary sacrifice and additional employer contributions your employee has specifically negotiated with you. This information is reported on your employees annual payment summary and is used by the ATO to help determine your employees' eligibility for Government benefits they may be entitled to receive.

## Providing employees' Tax File Numbers (TFN)

As a Hostplus participating employer, you have a responsibility to record all employees' TFNs.

When an employee starts working for you, they usually complete a TFN declaration form. If you are making super contributions for that employee, you must provide their TFN to their super fund within 14 days of receiving the declaration form, or when you make the first super payment to the fund whichever occurs last.

If your new employee gives you their TFN, it's important you pass it on to their fund so that:

- You avoid penalties
- Your employee can avoid paying an extra 30% (plus Medicare levy) imposed on 'No TFN' contributions paid into the fund on their behalf.
- Your employee won't miss out on any possible super co-contribution payments
- Hostplus can accept employees' personal contributions, and
- It's easier for your employee to keep track of their super.

For more information about Tax File Numbers visit [ato.gov.au](https://ato.gov.au)

## Quick tip

Hostplus encourages all employers to speak with their payroll system provider to ensure they are compliant with STP requirements.



# Your questions answered

Here's a list of some of our most frequently asked questions, and their answers:

## How do I join Hostplus as a participating employer?

To join online as a participating employer, visit [hostplus.com.au/join](https://hostplus.com.au/join). Click "Join Hostplus Business" and complete the online application.

You can make a one-off, or your first ongoing payment, or set everything up to come back later.

Alternatively, complete and return the employer application form at the back of this guide.

## How do I make a payment to Hostplus?

Quicksuper is a clearing house designed to make it easy for you to make contributions to your employee's super accounts. A clearing house allows you to make a lump sum contribution for all of your employees, across multiple superannuation funds with a simple, online system. Best of all, there's no charge to registered Hostplus employers.

## Register today

Visit [hostplus.com.au/join](https://hostplus.com.au/join) and click "Join Hostplus Business" to complete the online application.

## How do I make a payment for an employee who hasn't provided their member number?

If your employee has not provided you with their Hostplus member number, you can still make payments for them as long as you have these details when you make your first payment:

- Full name
- Address
- Date of birth
- Tax file number (if available)
- Gender

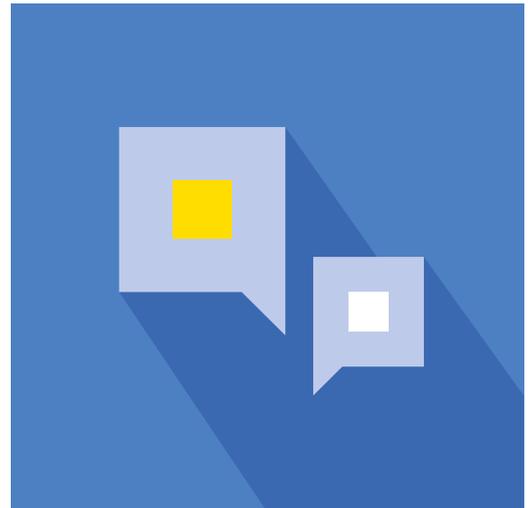
## What are the different ways I can make payments?

Once you've submitted your contribution details, we will accept Electronic Funds Transfer (EFT) and Direct Debit for your payments through quicksuper.

For more information on more payment options and how to pay, call us on 1300 467 875.

## Where do I find more information or updates for employers?

We're ready to answer your questions, visit [hostplus.com.au/business](https://hostplus.com.au/business) any time or call us on 1300 467 875 Monday to Friday, 8am to 8pm AEST.



## We're here to help

Visit [hostplus.com.au/business](https://hostplus.com.au/business) any time or call us on 1300 467 875 Monday to Friday, 8am to 8pm AEST.

# Important information

## Our privacy policy

The privacy of personal information is important to both members and Hostplus. Full details about Hostplus privacy rights are available online, visit [hostplus.com.au/privacy](https://hostplus.com.au/privacy) to find out more.

## Cooling off period

A 14 day cooling-off period applies for all employers who apply to become a participating Hostplus employer during which time you can change your mind without consequence.

The 14 day period begins on the earlier of:

- the date you receive confirmation of your participation in Hostplus, or
- five days after your application for participation in Hostplus is accepted.

If, during this period, you decide Hostplus doesn't meet your needs, simply advise us by mail or email, nominating another complying fund to receive the contributions made on behalf of your employees.

You must make this nomination within one month of advising us that you wish to exercise your cooling-off rights. Any contributions paid into Hostplus will be rolled over to the nominated fund. The amount returned may be adjusted for any tax payable, or for any increase or decrease in investment values during this period. As a result, the amount returned may be less than what was originally contributed.

Any preserved amounts rolled over or transferred from another super fund can't be refunded directly to the employee if you use the 14 day cooling-off period.

These amounts will be rolled over or transferred to the fund nominated by the employee. If the employee doesn't make a nomination, the contributions will be transferred to our eligible rollover fund.

To cancel your participation, please write to:

Hostplus  
Locked Bag 5046,  
Parramatta, NSW 2124

or call **1300 467 875**,  
8am – 8pm AEST, Monday to Friday.

Please note: no insurance benefits are available to the employee during the cooling-off period if an employer exercises this right during this period.

## Enquiries and complaints

If you or a member has an enquiry or complaint, please call **1300 467 875**. We'll do everything in our power to attend to the matter promptly and courteously.

If you are not happy with the way the matter has been handled, we want to know. Please call us or write to:

Hostplus  
Resolutions Officer  
Locked Bag 9  
Carlton South VIC 3053  
[resolutions@hostplus.com.au](mailto:resolutions@hostplus.com.au)

If you are not satisfied with either the way Hostplus handles your complaint or its resolution, you may contact the Australian Financial Complaints Authority (AFCA). AFCA provides free, fair and independent financial services compliant resolution to Hostplus members and their beneficiaries. You can contact AFCA via:

Website: [afca.org.au](https://afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Telephone: **1800 931 678**

In writing to:  
Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001









## 4 Register for QuickSuper.

### You'll need to have the following information ready:

- Your company details (ABN, address, contact details)
- Your account details for making contributions
- Your contact person for QuickSuper (name, e-mail, phone number)
- Once you've submitted your application, we will contact you within 5 days. If your application is approved, we will send you an e-mail containing the details and steps for making your super contributions quickly and easily using QuickSuper.

For office use only: Employer name

Employer number

Payment period – from

Payment period – to

Employer ABN

Employer address

Employer contact details

Select facility type

 Single employer  Multiple employer

Settlement account details

Details for the client administrator

## 5 Apply to pay quarterly instead of monthly.

Please complete this step if you wish to make super payments quarterly instead of monthly. If you leave this step blank you're agreeing to pay super on a monthly basis.

Yes, I would like to apply to make quarterly super payments.

By ticking this box and signing the Declaration in Step 7 of this form you are agreeing to the following:

- I understand that, if my application is accepted, future contributions must be paid on or before the 14th day of the month following the end of the relevant quarter.
- I will continue to pay contributions monthly until I receive approval from the trustee to pay contributions on a quarterly basis.
- I am aware of the requirements to continue to forward employees' voluntary contributions monthly, even if approval for quarterly contributions has been granted.
- I am aware that all outstanding contributions for ceased employees must be paid by the end of the month in which employment ceases.
- I am aware that failure to make payments on the due dates may result in the trustee revoking its approval to make quarterly payments.
- I am aware that failure to make payments on the due dates may result in my employees' insurance lapsing and I may be liable in the event of an insurance claim.
- I am aware of my award obligations and hereby represent and warrant to the trustee that I/we am/are not subject to the provision of any award, or industry agreement that requires monthly payments of superannuation contributions.

## 6 Support the supporters.

Hostplus proudly supports the associations that lend their support to the hospitality, tourism, recreation and sport sector. If you do too, simply indicate your interest below to receive more information about key industry bodies.

Yes, please send more information about the organisations I've nominated with a tick below.

Australian Hotels Association (AHA)

Clubs Victoria Inc

Hotel, Motel and Accommodation Association (HMAA)

Licensed Clubs' Association of SA

Liquor, Hospitality and Miscellaneous Union (LHMU)

National Tourism Alliance

Queensland Tourism Industry Council

Restaurant and Catering Australia

South Australian Wine Industry Association

Tourism and Transport Forum

## 7 Sign the Declaration.

I am authorised to make the following acknowledgements and declarations on behalf of the employer (Employer) who is submitting this application to become a participating employer of Hostplus.

On behalf of the Employer, I acknowledge and confirm as follows:

- This application is made by the Employer to become a participating employer of Hostplus.
- The Employer agrees to abide by and be bound by all relevant provisions of the Hostplus Superannuation Fund Trust Deed.
- The Employer, in making this application, has considered its obligations to employees with respect to all relevant industrial awards, workplace / certified agreements and contracts of employment that may be applicable to this application.
- In addition to the Hostplus Employer Guide, the Employer has been supplied with and / or has online access to the following documentation:
  - Hostplus Superannuation Fund Trustee Deed (as amended); and
  - Hostplus Member Guide Product Disclosure Statement (PDS).
- The Employer has read the Hostplus Employer Guide in conjunction with the Hostplus Member Guide Product Disclosure Statement (PDS).
- The Employer has been informed by Hostplus that it is a resident regulated superannuation fund within the meaning of the Superannuation Industry (Supervision) Act 1993; and is not subject to a direction under Section 63 of that Act.
- The Employer has been supplied with and / or has online access to the Hostplus' Privacy Policy and consents to personal information being collected, disclosed and used for the purposes set out within the said Policy. The Hostplus privacy policy is available on the Hostplus website at [hostplus.com.au/privacy](http://hostplus.com.au/privacy).
- As required for the administration of Hostplus member accounts, the Employer agrees to supply all relevant and accurate information to Hostplus on employees who become members of Hostplus.
- The employer acknowledges that it has been informed that it has a 14-day cooling off period in which it can cancel its application to register as a participating employer.

Signature of applicant\*

Date\*

 Faxed or scanned forms cannot be processed. However photocopied forms can be processed if signed with an original signature.

It is important that you answer all questions on this form. In confidence when completed.

 On completion, please send your original application to: **Hostplus, Locked Bag 5046, Parramatta, NSW 2124.**

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**VINCENT  
VEGA**

100% PURE ANGUS BEEF PATTY  
HAND PRESSED  
DOUBLE AMERICAN CHEESE  
LETTUCE  
SMOKED STREAKY BACON  
MICASA MAYO

**MASTER  
JOE**

100% PURE ANGUS BEEF PATTY  
HAND PRESSED  
DOUBLE AMERICAN CHEESE  
SMOKED STREAKY BACON  
MOZZARELLA STICKS  
LETTUCE - TOMATO - DICED ONIONS  
DILL PICKLE MAYO  
MICASA BBQ SAUCE



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[hostplus.com.au](http://hostplus.com.au)