

# LUCRF Super Clearing House Service

## Terms and Conditions

1 September 2017

### Definitions

**BPAY** is an electronic bill payment system which enables payments to be made through a financial institution's online, mobile or telephone banking facility to organisations who are registered BPAY billers.

**Direct debit** allows a service provider to automatically withdraw money from an account at set times.

**EFT** means electronic funds transfer from an employer's account via an online banking facility.

**Fund** means Labour Union Co-operative Retirement Fund.

**LUCRF Super Clearing House (LSCH)** means the superannuation clearing house service for eligible employers provided by L.U.C.R.F Pty Ltd.

**Our, us, we** means L.U.C.R.F Pty Ltd who is offering this service.

**QuickSuper** is the brand name of Westpac's superannuation clearing house.

**SAFF** is the SuperStream Alternative File Format.

**Superannuation clearing house** means a financial provider offering clearing and settlement of superannuation contributions.

**SuperStream** is the ATO-defined format that businesses must pay employee superannuation guarantee contributions to super funds with. SuperStream money and data are sent electronically in a standard format.

**T&C's** means terms and conditions and refers to this document.

**You, your** means the employer who has acquired or is considering acquiring this service.

### The service

The Fund has partnered with Westpac to provide a superannuation clearing house service for employers who meet the eligibility criteria. This service is called QuickSuper and it facilitates the payment of contributions to SuperStream compliant super funds. The details of the service are set out in this document. By using this service you agree to these T&C's

### Who is eligible to use it?

The service is available to employers who:

- nominate the Fund as their default, and
- provide reasonable access (by agreement) for Fund staff to assist employees on superannuation matters.

### How it works

The service allows eligible employers to make a single payment for contributions to each of their employees' and contractors' super funds. It removes the complexity of processing to multiple super funds in different formats.

Payments can be made by direct debit, EFT or BPAY. The payments are then distributed to your employees' super funds on your behalf.

There are no limitations regarding the number of employees, super funds or minimum contribution amounts.

The LSCH service is a secure and confidential service that protects your employees' personal information.

### Fees and charges

LSCH service is free to employers who meet the stipulated eligibility requirements.

If you do not meet these requirements, your ongoing participation with the LSCH service may be cancelled or transaction fees charged.

We currently do not charge service fees but reserve the right to do so in the future. We will provide you with at least 30 days' prior notice if such fees are introduced.

### Registering

Registering to use the LSCH service is simple.

Visit [lucrf.com.au](http://lucrf.com.au) and select 'Join as an Employer'. Once your application is accepted we will confirm your login by email and provide you with a temporary password.

### Your super obligations

You are responsible for ensuring that your contribution data and payments are accurate, complete and provided in sufficient time to be forwarded to the elected fund in accordance with any legislative or fund requirements. You need to consider processing times (as set out in the QuickSuper Terms and Conditions) to allow sufficient time for your payment to reach the destination fund.

You need to ensure that the destination fund is a complying fund that is eligible to accept contributions remitted on behalf of your employees.

### Required file format

Contribution data should be submitted in either SuperStream Format (SAFF) or .csv.<sup>^</sup>

## Termination or suspension of access

We may withdraw our service completely or suspend it for a period of time, for any reason (e.g. you breach any of the T&C's set out in this document or no longer meet eligibility requirements).

Should you wish to stop using the service we ask that you notify us by emailing [quicksuper@lucrf.com.au](mailto:quicksuper@lucrf.com.au) or calling by (03) 9091 1230.

## Changes to information

Information you have previously provided to us may change from time to time (e.g. an employee updating their contact details or changing their nominated super fund).

Therefore, it's important that the information is up-to-date before submitting your contribution file.

If the information is not up-to-date, the destination fund may refuse to receive the information and payment, resulting in a delay in the processing of your contributions.

## Help, feedback and dispute resolution

We have a dedicated team to support you with any queries or feedback you may have. Simply email [quicksuper@lucrf.com.au](mailto:quicksuper@lucrf.com.au) or call (03) 9091 1230.

We are committed to handling complaints fairly, promptly and in the strictest of confidence.

To make a complaint, email [complaints@lucrf.com.au](mailto:complaints@lucrf.com.au) or write to:

The LSCH Complaints Officer

PO Box 211

North Melbourne VIC 3051

## Disclaimer

- We reserve the right to vary the information in these T&C's at any time.
- If the changes are not materially adverse, we will publish the revised T&C's and a hardcopy will be made available on request. However, if the changes adversely affect you, we will send you revised T&C's.

Contact us

**1300 130 780**

**[lucrf.com.au](http://lucrf.com.au)**

