



Employer checklist - are you prepared for stapling?

Super 'stapling' comes into effect on 1 November 2021. If you're an Australian Government or Defence Force Employer, we've prepared a list of things you might want to consider when preparing for this change. This list isn't exhaustive and should be treated as a guide only. It is not a substitute for obtaining your own legal advice.

- Relevant team members:
 - have read and understood the [New Employees](#) section on our website
 - have read and understood CSC's [webpage](#) about super stapling
 - are attending an employer training session about New Employees, which includes information on how super stapling interacts with the various super funds' eligibility rules
- You have identified changes required to your recruitment and on-boarding processes to meet the super stapling requirements, including (but not limited to):
 - ensuring CSC's online Eligibility Determiner (accessible through the [Employer Services Online](#) (ESO) portal) is being used by your recruitment team before your new starter receives their on-boarding pack
 - Anyone who requires access to ESO needs to complete our online [access request form](#)
 - requiring new starters to nominate a super fund* and give you that nomination before their start date using either the [ATO's super standard choice form](#) or CSC's [I Choose CSC](#) form
 - ensuring your payroll team receive your new starter's super fund nomination before their first pay day
 - ensuring your payroll team is able to check for a stapled super fund through the ATO's online portal
 - You may wish to review the ATO's portal access requirements for your team members and the process for checking for a stapled super fund through that portal^A

*There may be situations where an employee is not able to choose a super fund, such as where the employee must join CSS or PSS. You can read more about this [here](#). Note, employees are not required to make a nomination if they wish to stay with their stapled fund.

^AThis information is for guidance only. For specific information regarding your obligations as an employer under the stapling regime please contact the ATO.

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- Your new starter on-boarding pack includes (among other things):
 - CSC's [I Choose CSC form](#) and the [ATO's super standard choice form](#)
 - CSC's super fund Letter of Offer – a one-page letter that helps to inform new starters about CSC's super funds
 - the relevant super fund's Product Disclosure Statement (PDS) and Target Market Determination (TMD)*
 - information that ensures new starters are aware of your super contribution rate for super funds other than CSS and PSS, e.g. new starters are aware that you contribute 15.4% of their super salary to PSSap. Include information on your contribution rates under your Enterprise Agreement, employment contracts or similar as you may contribute the same or different amounts depending on the super fund chosen by your employee
- If relevant, you and your shared service provider clearly understand each other's responsibilities through the recruitment and on-boarding processes

We're here to help

Reach out to your Employer Relationship Manager or the CSC Employer Service Desk on **1300 338 240** or at employer.service@csc.gov.au for more information.

*Only required for PSSap, ADF Super and CSCri. Read more [here](#).



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