



Contributing to CSS

Financial advice for your needs and goals

Obtaining professional advice from an experienced financial planner can help you reach your financial goals.

CSC's authorised financial planners provide 'fee for service' advice, which means you receive a fixed quote upfront. There are no obligations, commissions or hidden fees.

To arrange an initial advice appointment call **1300 277 777** during business hours. If you wish to find out more, visit [csc.gov.au/advice](https://www.csc.gov.au/advice).

Who should read this?

CSS members who are currently contributing to the scheme.

What should I know up front?

It is important that you read the disclaimer on page one of this factsheet. Before making any decisions, please read the CSS **Product Disclosure Statement (PDS)** and consider seeking advice from a licensed professional such as a financial planner, accountant or solicitor.

What is my super salary?

Your super salary is your basic salary plus any recognised allowances. Payments for such things as overtime, accommodation or travelling, do not count as salary for super purposes. Your contributions are deducted from your after-tax salary. If you want to know how much your super salary is, you should talk to your personnel section.

How much can I contribute?

Your member contributions can include 'basic contributions' and 'supplementary contributions'.

You can decide how much to contribute to CSS—either 5% of your super salary or none of your super salary (0%) which means you elect a 'zero per cent' basic contribution rate. This is referred to as your basic contributions, and forms the basis for many benefit calculations.

In addition to your basic contributions, you may also voluntarily pay supplementary contributions. These do not have to be in whole percentage rates if you arrange ongoing contributions with your employer.

Earning rates (according to your investment option) will be applied to your basic and supplementary contributions from the date CSS receives them. All contributions must be received by CSS on or before your last contribution day.

Can I vary my contribution rate at any time?

Yes. You can vary your percentage rate of contributions at any time to suit your needs, so long as you are a contributing member. Just contact your personnel section to make the change. Any change will apply from the next applicable contribution due day.

How can I make a supplementary contribution?

A supplementary contribution must be received by CSS before your last 'contribution due day'. This is not always your last day of work and can be up to two weeks before that. We recommend you make any final supplementary contributions at least 3–4 weeks prior to your exit. Please contact CSC if you have any questions about your final contribution due date.

If your basic contribution rate is 5%, we can accept your supplementary contributions either with your fortnightly contribution or via BPAY. However, if you elect a 0% basic contribution rate, you must pay any supplementary contributions via BPAY. In either case, you cannot salary sacrifice supplementary contributions into CSS.

To pay supplementary contributions with your fortnightly contributions, you'll need to make arrangements with your personnel section.

To pay supplementary contributions via BPAY, you can find your Customer Reference Number (CRN) and CSS's Biller Reference through **CSC Navigator** at [csc.gov.au](https://www.csc.gov.au). You can also find out BPAY details by contacting us on **1300 000 277** or members.aps@contact.csc.gov.au

You can only BPAY \$100,000 to CSC per day.

Note: that interest will only be allocated to your contributions from the day they are received by CSS.



Commonwealth
Superannuation
Scheme

Any financial product advice in this document is general advice only and has been prepared without taking account of your personal objectives, financial situation or needs. Before acting on any such general advice, you should consider the appropriateness of the advice, having regard to your own objectives, financial situation and needs. You may wish to consult a licensed Financial adviser. You should obtain a copy of the relevant **Product Disclosure Statement (PDS)** and consider its contents before making any decision regarding your super.

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ABN: 19 415 776 361 RSE: R1004649

How do supplementary contributions affect my super?

Earnings on your contributions accrue from the day they are received.

When you claim your benefit, subject to preservation requirements, you may be able to take your accumulated member contributions as a lump sum or a non-indexed pension. If you are taking an age retirement benefit, the value of the non-indexed pension is limited to a percentage of your Final Salary. We refund any excess of member and productivity component. If you have deferred your benefit, there is no limit on the non-indexed pension you can take with your accumulated member contributions, however, you will need to be aware of the limits imposed by the Transfer Benefit Cap (TBC). The TBC applies to all members who have a superannuation income stream (i.e. a pension).

CSS will calculate a value and report this against the member's TBC. Ongoing management of the cap is a matter between the member and the Australian Taxation Office (ATO).

The workings of the TBC are complex and are explained in more detail on our website.

You need to be aware that if you are in arrears on your basic member contributions when you claim your benefit, any supplementary contributions will first go towards removing those arrears.

Is there a cap on contributions?

Non-concessional

Your basic and supplementary contributions are classed as non-concessional contributions.

The non-concessional contributions cap is \$120,000 per annum for the 2024–25 financial year. This cap is equal to four times the concessional contributions cap, and will be indexed in \$10,000 increments, in line with the indexation applied to the concessional contributions cap (refer to the Concessional Information on this page). The ability to contribute without penalty will also be dependent on your total superannuation balance.

Example

If your total superannuation balance is more than the general transfer balance cap (\$2m for the 2025–26 financial year) on 30 June, your non-concessional cap will be nil for the following financial year.

More information can be obtained from [csc.gov.au](https://www.csc.gov.au)

Exceeding the non-concessional contributions cap

Generally, you will be prohibited from making non-concessional contributions to any superannuation fund if you exceed your non-concessional contributions cap, which will be nil if your total superannuation balance exceeds the general transfer balance cap on 30 June.

However, you will still have the option to continue making non-concessional contributions to CSS in this scenario, as your basic contributions (classed as non-concessional contributions) can impact your defined benefit.

Any non-concessional contributions in excess of your cap will be deemed as excess contributions and subject to penalties as determined by the ATO.

Concessional

Any pre-tax contributions, such as your productivity contributions, are classed as concessional contributions.

The concessional contributions cap is \$30,000 per annum for the 2025–26 financial year. This cap increases in line with Average Weekly Ordinary Times Earnings (AWOTE) in \$2,500 increments.

Since 1 July 2017 CSS is required to calculate and report a notional employer contribution—the Defined Benefit Contribution (DBC)—against the cap. This component is calculated using Division 293 methodology. More information can be obtained from [csc.gov.au](https://www.csc.gov.au)

If your DBC is in excess of \$30,000, you will be regarded as having met the cap but will not be subject to excess contributions tax on any amount exceeding \$30,000. However, any concessional contributions made outside of your defined benefit (such as salary sacrifice contributions made to another fund) will be regarded as having breached the cap and will be subject to penalties as determined by the ATO.

Further information about contribution caps is available from the ATO at [ato.gov.au/super](https://www.ato.gov.au/super)

What happens if I don't supply my tax file number (TFN)?

It is not an offence not to quote your TFN. However, giving us your TFN will have the following advantages (which may not otherwise apply):

- we will be able to accept all types of contributions (subject to CSS rules);
- the tax on contributions to your super account/s will not increase;
- other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your super benefits; and
- it will make it much easier to trace different super accounts in your name so that you receive all your super benefits when you retire.

If you do not provide your TFN to CSC, your member contributions will be returned to you. Your member contributions will not be accepted until you have provided us with a valid TFN. You will not be able to back pay any contributions missed because your TFN was not provided to us. This may adversely affect your final benefit.

Note: We are required to validate your TFN with the ATO's records to confirm the TFN provided is yours and correct. Your TFN can be validated at any time during your CSS membership.

Example

Validation will occur upon entry or re-entry to the scheme and will be validated before your benefit can be rolled over to another fund using the SuperTICK validation service. If you do not provide your TFN, the processing of your benefit payment may be delayed.

What happens if I go on leave?

Generally, contributions are payable when you go on leave. If you are taking maternity or parental leave, you need to contact your personnel section to make arrangements before your leave starts.

On various types of leave without pay, you do not have to pay contributions.

For more information about contributions whilst on leave, please see the **Leave Without Pay (CSF07)** factsheet at [csc.gov.au](https://www.csc.gov.au), or speak to your personnel section.

How can I estimate the benefit I will receive?

If you are seeking a benefit estimate, contact us on **1300 000 277** or members.aps@contact.csc.gov.au

For more information visit [csc.gov.au](https://www.csc.gov.au)

The information in this document is intended as general information only, rather than financial product advice. This information has been prepared without taking account of any personal objectives, financial situation or needs. Therefore, each person should, before acting on any such information, consider its appropriateness, having regard to their or their client's personal objectives, financial situation or needs. If you're looking to provide personal financial advice to a client, you should obtain and consider the [Product Disclosure Statement](#) and [Target Market Determination](#) before making any recommendations. For further support, [contact our CSC Advice Partnerships team](#).

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