



# Product Disclosure Statement

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Public Sector  
Superannuation  
Scheme



## Important note about this Product Disclosure Statement (PDS)

This PDS is a summary of significant information and contains a number of references to important information in other documents.

Information referred to with an exclamation mark also forms part of the PDS. You should also consider that information before making a decision about PSS. Other documents that are referred to in this PDS without an exclamation mark do not form part of this PDS.

Any information in this PDS is general information only and does not take account of your personal financial situation or needs. You should obtain financial advice tailored to your personal circumstances.

Information in this PDS may change from time to time. Information that is not materially adverse to you may be updated at [csc.gov.au](https://www.csc.gov.au), or for a free hard copy call **1300 000 377**.

The offer to which this document relates is available only to persons eligible to become a member of PSS under the *Superannuation Act 1990*, receiving this document (electronically or otherwise) in Australia.

## 1. About PSS

### About CSC

We've spent decades growing the super of current and former Australian Government and Australia Defence Force (ADF) employees. We use our experience to plan and pursue a better-funded retirement for members. You can find important information, including our Trust Deed, Annual Report and remuneration for executive officers, at [csc.gov.au](https://www.csc.gov.au)

### About PSS

PSS closed to new members from 1 July 2005. However, if you are a PSS preserved member or PSS Invalidity pensioner and you return to employment with a designated employer you may be able, or required, to rejoin PSS as a contributing member.

PSS is a defined benefit super fund, with an accumulation component for any members with transferred amounts and/or government contributions. The principal benefit available to contributing members is defined by their final average salary and accrued benefit multiple. Preserved and associate members are in an accumulation phase where funded parts of their super benefits are impacted by fund performance and they can invest in the **Default Fund** or **Cash Investment Option**. Former spouses or partners of PSS members may become associate members as the result of a Family Court splitting order or agreement.

In addition to your PSS retirement benefit, which can generally be taken as a lump sum and/or a pension, PSS offers Partial Invalidity, Invalidity retirement and death benefits at no cost. See **sections 3. Benefits of investing with PSS and 8. Insurance in your super** for more details.

## 2. How super works

Superannuation (super) is a long-term way to contribute for your retirement which is, in part, compulsory and most people have the right to choose the superannuation entity into which their employer should direct their super guarantee contributions.

### Putting money into your super

Only contributing members can put money into their super or receive employer contributions. The benefit provided to contributing members of PSS is defined by the final average salary and an accrued benefit multiple.

In PSS your employer makes contributions in two different ways:

- a fortnightly contribution (plus interest)—the productivity component; and
- an employer component that is determined when you cease contributing to PSS.

Contributing members can choose to make no contributions or to contribute any whole percentage rate between 2% and 10% of their fortnightly super salary. Contribution rates can be changed at any time to suit your financial needs.

The amount you contribute affects your defined benefit. If you elect to make no contributions your employer-financed component will accrue at a reduced rate during the period you are not contributing. As a result, this will reduce any future benefits that might be payable.

Member contributions, post 1 July 1990 productivity contributions, amounts transferred to PSS and any super co-contributions or low income superannuation tax offset (LISTO) are affected by investment performance. However, investment performance does not affect the calculation of a contributing member's total defined benefit.

Please note that there are limitations on the contributions you can make to your super and you may, depending on your income, also be entitled to government co-contributions.

### Withdrawing your super

There are limitations on making withdrawals from your super and what form you can withdraw it in (a pension, lump sum or a combination of these). In most cases, you can only withdraw your super after reaching preservation age and permanently retiring from the workforce. However, you may be able to access your super or some component of it earlier in some cases.

For more information on your PSS retirement benefit refer to the various factsheets available on our website. You are encouraged to refer to this information as they provide important information about your benefit which can be complex.

### 3. Benefits of investing with PSS

#### Competitive costs

Employers contribute toward the costs of administering PSS, which means that no administration fees are deducted from your account. PSS pays no commissions to financial advisers. There are, however, some fees and charges. For more information, go to **Section 6. Fees and costs**.

#### Investment choice

The **Default Fund** or the **Cash Investment Option** are available to preserved and associate members. There is no choice of investment option for contributing members as the calculation of your defined benefit accrual is unaffected by investment performance. For more information, go to **Section 5. How we invest your money**.

#### Invalidity and Death benefits

Death, Partial Invalidity and Invalidity retirement benefits are available through PSS which can help protect your current lifestyle and provide for you or your family in the event of sickness, injury or death. These benefits are a feature of your PSS membership and are provided at no cost—you do not need to apply to be covered and you cannot cancel your benefit entitlement.

Additional Death and Invalidity cover is also available for contributing members who won't reach their maximum benefit limit through Invalidity retirement or Death, subject to the requirements. For more information, go to **Section 8. Insurance in your super**.

#### Invalidity retirement benefits

If you are approved for Invalidity retirement your benefit will usually be based on your entitlement had you worked to age 60. Benefits for contributing members after reaching age 60 are based on the age retirement benefit that would have been payable. Benefits for preserved and associate members are based on the value of the preserved entitlement at the date of claim.

The calculation of an Invalidity retirement benefit for contributing members under age 60 depends on a number of factors, including:

- your final average salary;
- your accrued benefit multiple at retirement;
- a multiple based on what would have accrued had contributions continued to age 60 (prospective multiple), at the greater of 5% or the average percentage rate contributed over the 78 pay days (total pay days, if less) prior to retiring (may be adjusted by periods of long term sick or compensation leave);
- the maximum benefit limit; and
- whether you have been classified as a limited or full benefits member.

#### Partial Invalidity benefit

A Partial Invalidity pension is a form of income maintenance. It is paid to eligible members as a pension when your salary is permanently reduced due to a medical condition.

A Partial Invalidity pension is paid in addition to your reduced salary, and is worked out using a formula which takes into account the amount you would have received if you were entitled to a full Invalidity pension at the date of reduction and your salary before and after you became entitled to a Partial Invalidity pension. It is not a top up of your existing salary, but rather a percentage of the permanent reduction.

A Partial Invalidity pension is not paid where a member:

- has the reduction in salary occur after they have reached their maximum retiring age (usually 65);
- has less than three years membership and/or is a limited benefits member;
- ceases to be a PSS member;
- is entitled to compensation for the medical condition that caused the reduction under a Commonwealth or State or Territory law providing for worker's compensation; or
- if the medical condition has been caused by willful action for the purpose of obtaining an Invalidity benefit.

A Partial Invalidity pension is cancelled when a member ceases to be an eligible employee or the rate of salary (not including the Partial Invalidity pension) becomes equal to or greater than the updated salary received before Invalidity retirement or the pre-reduction rate of salary.

#### Death benefits

Benefits are generally payable to your eligible spouse and/or children should you die while you are a contributing or preserved member, or after retirement provided you were receiving a PSS pension. If no eligible spouse or children exist, a lump sum may be payable to any of your children otherwise considered ineligible, or your estate.

If you die while you are a contributing member and were not a limited benefits member, the pension payable to your eligible spouse and/or children will be a percentage of the Invalidity pension that would have been payable had you retired on Invalidity grounds.

If you die as a preserved or associate member, the benefit payable is a lump sum of your preserved benefit as accrued to the date of death. All or some of this amount may be eligible to be converted to a pension.

If you die as a PSS pensioner, a percentage of the pension will revert to an eligible spouse and/or children.

The percentage payable also depends on whether you chose the higher dependant pension option at the time of retirement.

## PSSap Ancillary membership

PSS members who have been employed by the Australian Government, or another designated employer, for 12 continuous months or more are eligible to open a Public Sector Superannuation accumulation plan (PSSap) account (as an Ancillary Member). Salary sacrifice, post-tax contributions, transfers from other superannuation accounts and contributions from non-eligible employment can be made to PSSap. PSSap is issued by CSC. For more information and for a copy of the [PSSap PDS](#) and [Target Market Determination \(TMD\)](#), go to [csc.gov.au](http://csc.gov.au). You should consider the PSSap PDS and TMD before making a decision.

## CSC retirement income (CSCri)

PSS members may also be eligible to open a CSCri account using amounts from their PSS account and/or money from other sources to take up a standard or transition to retirement income stream. CSCri is issued by CSC. For more information, or for a copy of the [CSCri PDS](#) and [TMD](#) go to [csc.gov.au](http://csc.gov.au). You should consider the CSCri PDS and TMD before making a decision.

## 4. Risks of super

Super, like any investment, have some level of risk. The accumulation components of your super will be invested in investment options which have exposure to a range of asset classes with different weightings and different risk levels. The likely investment return and the level of risk of losing money are different for each investment option depending on the underlying mix of assets. Those assets with potentially the highest return over the longer term (such as equities) may also have the highest risk of losing their value in the shorter term.

Risk can be managed and even minimised, but cannot be eliminated. No matter how skilled the investment manager, or how strong performance has been in the past, the value of investments and the level of returns will vary, and future returns may differ from past returns. Returns applying to your accumulation component are not guaranteed and there is always a chance you could receive less than you invested. There is also a risk that the amount of your superannuation benefit (including contributions and returns on your accumulation component) may not be enough to provide adequately for your retirement. Superannuation laws are also subject to change.

The opportunity to choose how you invest your super carries with it a responsibility to make well-informed decisions suitable to your personal objectives, financial situation and needs. The level of risk appropriate for each person will vary depending on a range of factors, including age, investment time frames, risk tolerance and other investments.

Significant risks which may affect the accumulation components of your super are outlined in the following table.

Risk	Description
<b>Asset investment risk</b>	Individual assets we buy can change in value for many reasons; e.g. there may be changes in the internal operations or management of a fund or company we invest in, or in its business environment.
<b>Counterparty risk</b>	If another party to a contract can't meet its obligations under the contract, this may have a negative effect on the value of the investments in the fund.
<b>Currency risk</b>	When we invest in other countries, if their currencies change in value relative to the Australian dollar, the value of the investment can change.
<b>Derivatives risk</b>	A derivative is a contract that has an agreed financial value, and that value is derived from anticipated fluctuations to an asset that is the subject of the contract. It's used to reduce risk or gain exposure to investment markets when we think it's appropriate. Risks associated with derivatives include the value of the derivative failing to move in line with the value of the underlying asset, market or index.
<b>Fund risk</b>	There are certain events that we classify as CSC fund risks. These include if CSC should stop operating, if fraud occurs against us, if our board is restructured and/or if our investment professionals change.
<b>Inflation</b>	There is a risk that inflation may exceed the return on an investment.
<b>Interest rate risk</b>	Changes in interest rates can have a positive or negative effect on investment value or returns.
<b>Liquidity risk</b>	Assets that we invest in may become difficult to trade under certain market conditions.
<b>Market risk</b>	Market sentiment can change, as can economic, technological, political or legal conditions, all of which affect the value of investments.
<b>Super and tax law risk*</b>	Super and tax laws change frequently and this may affect the value of your investment and your ability to access it. For example, changes made may affect the tax you pay on your super.

\* These risks also apply to the defined benefit component of PSS.

If you require assistance to understand investment risk and to determine the investment option which is right for you, please contact an authorised financial planner.



If you need help to understand investment risk or to work out which investment option(s) to choose, contact an authorised financial planner. You should read the important information about risks of super before making a decision. See the [Investment options and risk booklet](#). The material relating to risk may change between the time when you read this statement and the day when you acquire the product.

## 5. How we invest your money

Preserved and associate members have the option of investing in either the Default Fund or Cash Investment Option. If they do not make an investment choice, their accumulation components are invested in the Default Fund. There is no investment choice for contributing members as the defined benefit calculation is unaffected by investment performance. Contributing members have their member and productivity contributions, transfer amounts, low income contributions, superannuation guarantee and co-contributions (accumulation components) invested in the Default Fund.



When choosing an investment option preserved and associate members must consider the:

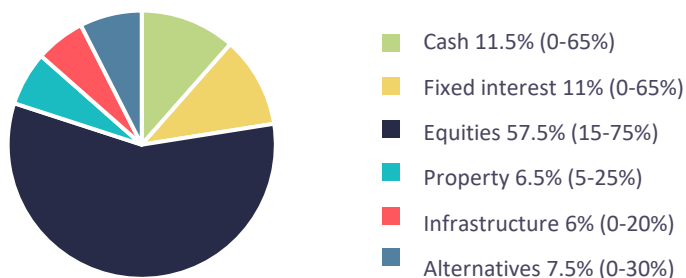
- amount of time the money will be invested before retirement;
- likely investment returns; and
- level of risk and fluctuation in the value of the investment that you can tolerate.

### Default Fund

The investment objective of the Default Fund is to outperform the Consumer Price Index (CPI) by 3.5% per annum, after fees and taxes, over 10 years.

This investment option may be suitable for those investors prepared to take more risk in exchange for potentially higher returns on their investment over the medium-to-long term. The minimum suggested time frame for holding this option is 10 years. With a high risk rating (band six), it is estimated that the option will have a negative return (i.e. will lose value) in four to less than six years over any 20 year period.

The following graph sets out the type of assets that make up the Default Fund option, their target and permitted range of asset allocations.



You should read the important information about the investment options before making a decision. Go to the [Investment options and risk booklet](#) available on our website. The material relating to investment options may change between the time when you read this Statement and the day when you acquire the product.

## 6. Fees and costs



### Did you know?

**Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns.**

For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You or your employer, as applicable, may be able to negotiate to pay lower fees.\*

### To find out more

If you would like to find out more, or see the impact of the fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) Moneysmart website ([www.moneysmart.gov.au](http://www.moneysmart.gov.au)) has a superannuation calculator to help you check out different fee options.\*\*

\* We are required by law to provide you with this information, however lower fees cannot be negotiated with the Fund.

\*\* The calculator on the ASIC website can be used to calculate the effect of fees and costs on account balances.

The main fees and costs involved in investing in the **Default Fund** are set out in the table on the following page. The information in this table can be used to compare costs between different superannuation products. Fees and costs are paid by you or from the Fund assets as a whole (including investment returns), depending on the fee charged.

## Fees and Costs Summary

PSS Default Fund		
Type of fee or cost	Amount	How and when paid
<b>Ongoing annual fees and costs<sup>1</sup></b>		
<b>Administration fees and costs</b>	Nil	As a PSS member you do not pay any administration, switching or any other ongoing administration fees as these costs are covered by your employer (or your former employer if you are a preserved member).
<b>Investment fees and costs<sup>2</sup></b>	0.78% (est.)	<ul style="list-style-type: none"> <li>Not deducted directly from your account.</li> <li>Paid from or reduces the amount of investment returns or assets related to each investment option.</li> <li>Reflected in the earning rates of each investment option, which is published each business day.</li> </ul>
<b>Transaction costs</b>	0.15% (est.)	<ul style="list-style-type: none"> <li>Not deducted directly from your account.</li> <li>Paid from or reduces the amount of investment returns or assets related to each investment option.</li> <li>Reflected in the earning rates of each investment option, which is published each business day.</li> </ul>
<b>Member activity related fees and costs</b>		
<b>Buy-sell spread</b>	Nil	
<b>Switching fee</b>	Nil	
<b>Other fees and costs</b>		
<b>Advice fees – ‘fee for service’ advice<sup>3</sup></b>	Varies. The fee amount may be agreed with your planner before you take up the advice.	<ul style="list-style-type: none"> <li>Paid directly by you. We don’t deduct advice fees from your PSS account.</li> <li>If you’d like ‘fee for service’ (comprehensive) advice from a CSC authorised financial planner*, a summary and fixed quote for the comprehensive advice and service you receive will be outlined to you and is subject to your agreement.</li> </ul>

<sup>1</sup> If your account balance for a product offered by the superannuation entity is less than \$6,000 at the end of the entity’s income year, certain fees and costs charged to you in relation to administration and investment are capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.

<sup>2</sup> The Investment fees and costs include an amount of 0.27% for performance fees. The calculation basis for this amount is set out under ‘Additional Explanation of Fees and Costs’ in the [Fees and other costs booklet](#) available on our website.

<sup>3</sup> You may pay ‘fee for service’ fees to a financial adviser if you consult one. Refer to the Statement of Advice from your financial adviser for details of these fees. For more information about advice fees that you may choose to pay, see the ‘Additional explanation of fees and costs’ section of the Fees and other costs booklet.

\* Our authorised Financial Planners are authorised to provide advice by Guideway Financial Services (ABN 46 156 498 538, AFSL 420367). Guideway is a licensed financial services business providing CSC Financial Planners with support to provide customers with specialist advice, education and strategies

All fees and costs in this section are inclusive of GST less any reduced input tax credits the fund may be entitled to.

### Changes to fees and costs

We may change these fees and costs from time to time without your consent. We will let you know of any fee change that we believe will materially affect you at least 30 days before the change takes effect.

### Example of annual fees and costs for a superannuation product

This table gives an example of how the ongoing annual fees and costs for the Default Fund option for this superannuation product can affect your superannuation investment over a 1 year period. You should use this table to compare this superannuation product with other superannuation products.

Example – Default Fund		Balance of \$50,000
Administration fees and costs	\$0	For every \$50,000 you have in the superannuation product, you will be charged or have deducted from your investment \$0 in administration fees and costs.
PLUS investment fees and costs	0.78% (est.)	And, you will be charged or have deducted from your investment \$390 in investment fees and costs.
PLUS transaction costs	0.15% (est.)	And, you will be charged or have deducted from your investment \$75 in transaction costs.
EQUALS cost of product		If your balance was \$50,000 at the beginning of the year, then for that year you will be charged fees and costs of \$465 for the superannuation product.

Additional fees may apply. This example is illustrative only.





You should read the important information about Fees and costs before making a decision. Go to the [Fees and other costs booklet](#) available at [csc.gov.au/pds](https://csc.gov.au/pds). The material relating to Fees and costs may change between the time when you read this Statement and the day when you acquire the product.

## 7. How super is taxed

Right now super is taxed in three ways, and we outline some of the main scenarios that apply in the table below:

- When contributions are made to your super, before and after tax.
- When you withdraw super, or we pay a benefit when you die.
- When an investment return is added to your super balance.

Transaction type	Scenario	Rate of tax (2022-23 financial year)
<b>After-tax (non-concessional) contributions</b>	Includes personal contributions from money that's already been taxed and spouse contributions.	<ul style="list-style-type: none"> <li>• 0% on amounts up to \$110,000 a year (which is the non-concessional contribution cap) as long as your account balance is less than \$1.7m.</li> <li>• <b>47% (including the Medicare levy) on amounts more than \$110,000 a year.</b></li> <li>• Exceptions may apply to members who meet eligibility requirements of the 'three year bring forward rule'. See the <a href="#">ATO website</a> for more information.</li> </ul>
<b>Before-tax (concessional) contributions</b>	Includes productivity contributions paid by your employer and salary sacrifice contributions.	<ul style="list-style-type: none"> <li>• Generally 15% on amounts up to \$27,500 (which is the general concessional contribution cap).</li> <li>• Your highest marginal tax rate on amounts more than \$27,500 (less a 15% tax offset to take into account the contribution tax already paid).</li> <li>• An additional amount representing the notional value of your employer unfunded component is counted towards your concessional contributions cap.</li> </ul>
<b>Transfers from other funds to PSS</b>	You transfer super from another fund to PSS.	<ul style="list-style-type: none"> <li>• 0% on already taxed amounts.</li> <li>• 15% on transfers from untaxed sources.</li> </ul>
<b>Withdrawals</b>	A withdrawal is paid to you as a lump sum or as a pension.	Different rates of taxation will apply depending on your age and the tax components of your benefit. Go to the Tax and your PSS booklet for detailed information.
<b>Investment earnings</b>	Tax on your PSS account's investment earnings are deducted from the Fund and reflected in the daily earning rates.	Up to 15%.

### Tax file number (TFN)

While you don't have to give us your TFN, giving it to us means you may pay less tax—and that's good for your super. Under the *Superannuation Industry (Supervision) Act 1993* (Cth), we're authorised to collect, use and disclose your tax file number (TFN). We only use your TFN for approved, legislative reasons, which include:

- telling the ATO so they can validate your TFN, tax and super co-contributions; and
- using it to search for and consolidate your super benefits that might be held in various accounts.

If we have your TFN, we'll be able to process all permitted contribution types to your PSS account, and you won't have to pay more tax than you need to. If we have not received your TFN within 30 days of your commencement with a designated employer, your contributions must be returned. In the event that you become eligible for a benefit and we do not have a record of your TFN, we will be required to deduct tax at a higher rate.



There are tax consequences if you make contributions over the contribution caps, and you should supply your TFN as part of investing in PSS.

You should read the important information about tax and your super before making a decision. Go to the **Tax and your PSS booklet** available at [csc.gov.au](https://csc.gov.au). The material relating to tax may change between the time when you read this Statement and the day when you acquire the product.

## 8. Insurance in your super

### Additional Death and Invalidity Cover (ADIC)

Additional Death and Invalidity Cover is available to contributing members who may not achieve the maximum death and invalidity coverage that would be available through PSS. Cover cannot exceed your potential Maximum Benefit Limit. Cover is provided by AIA Australia Limited ('the insurer') (ABN 79 004 837 861, AFSL 230043).

Part of the cost of ADIC is contributed by your employer and premiums are provided at group insurance rates. The annual cost of cover for a standard risk member ranges from \$0.15 to \$9.73 per \$1,000 sum insured, depending on your age.

Your employer will contribute half of the premium rate if you are a standard risk (that is, you are identified to be of good health and do not engage in hazardous pursuits). You pay the balance, deducted directly from your pay each fortnight. If you are identified to be a non-standard risk member, you may need to pay any extra premium (directly from your salary each fortnight) as determined and advised by the insurer.

The amount paid by the employer will count towards your concessional contributions cap and the amount paid by you will count towards your non-concessional contributions cap.

Cover ceases in certain circumstances, including:

- when you cease employment with a designated employer;
- when you reach age 60;
- when notifying us that you no longer want to be covered; and
- on the date you effect a death cover Continuation Option with the insurer.

To apply for or change your cover, complete the Apply for or change Additional Death and Invalidity Cover form and return it to us for assessment.



You should read the important information about Death and Invalidity Benefits and Additional Death and Invalidity Cover before making a decision. Go to the **Death and Invalidity Benefits** booklet available at [csc.gov.au](http://csc.gov.au).

The Death and Invalidity Benefits booklet provides important information on your death and Invalidity benefits including eligibility requirements, applicable conditions and exclusions and entitlements. It also outlines how to change or cancel Additional Death and Invalidity Cover, the amount and costs of that cover, eligibility requirements and the applicable conditions and exclusions. The material relating to Death and Invalidity Benefits and Additional Death and Invalidity Cover may change between the time when you read this Statement and the day when you acquire the product.

## 9. How to open an account

PSS closed to new members on 1 July 2005. However, if you are a PSS preserved member or PSS Invalidity pensioner and you return to eligible employment you may be able, or required, to rejoin PSS as a contributing member, provided you meet the eligibility requirements. To rejoin PSS you will need to contact your employer.

### Here's how we'll communicate with you

To make sure you get important information quickly and cost effectively, we'll communicate with you by email or text as the first option—unless you ask us not to. You can set up (and update) your communication preferences through [PSS Member Services Online \(MSO\)](#) or call **1300 000 377** or email [members@pss.gov.au](mailto:members@pss.gov.au). When it comes to sending you important information, we'll check your preference. If electronic delivery's OK with you and we have your email address, we'll email you the information. If email communication fails or you've told us you'd prefer hardcopy mail, then we'll send the paper communication to your mailing address.

### If you need to make a complaint

We're keen to work out any issues early, so call us right away on **1300 000 377** if you have a complaint. If you're not satisfied with how we handle it, please ask to speak to a supervisor. After that, if you still feel the issue is unresolved, ask to speak to the PSS Complaints Officer, call **1300 033 732** or email [members.aps@contact.csc.gov.au](mailto:members.aps@contact.csc.gov.au) or a letter to the address shown below.

If you're not satisfied with the response or have not received a response from the Complaints Officer within 45 days (or 90 days in certain circumstances), you can contact the [Australian Financial Complaints Authority \(AFCA\) online](#), by email ([info@afca.org.au](mailto:info@afca.org.au)), by phone (**1800 931 678** free call) or in writing (Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001).

### We're committed to protecting your privacy

We collect your personal information to provide super services to you, to improve our products and to keep you informed. We will only disclose your personal information in accordance with our privacy policy. Please see the full copy of our [privacy policy and privacy complaint process](#) on our website.



**Email**  
[members.aps@contact.csc.gov.au](mailto:members.aps@contact.csc.gov.au)



**Phone**  
**1300 000 377**



**Financial Advice**  
**1300 277 777**



**Post**  
PSS  
GPO Box 2252  
Canberra ACT 2601



**Web**  
[csc.gov.au](http://csc.gov.au)



**Overseas Callers**  
**+61 2 6192 9503**



**Fax**  
**02 6275 7010**