



Member guide.

Superannuation and Personal Super Plan

Product Disclosure Statement Additional Information

**Section 9.
How to open
an account**

Section 9. How to open an account

The information in this document forms part of the Hostplus Superannuation Fund and Hostplus Personal Super Plan Product Disclosure Statement 1 April 2020.

9.1 Joining Hostplus

Generally anyone can join Hostplus, as long as you reside in Australia or are employed by an eligible Australian employer. Applications made from persons outside Australia who are not employed by an eligible Australian employer will not be accepted. Applications to join the Hostplus Personal Super Plan by those residing outside Australia will not be accepted.

Who can join	
Hostplus	Hostplus Personal Super Plan
<p>You can become a Hostplus member if:</p> <ul style="list-style-type: none">▪ Hostplus is the chosen super fund of your employer and they have become a participating employer▪ you have requested that your employer become a participating employer or▪ Hostplus is the nominated super fund in your employment agreement or award.	<p>You can become a Hostplus Personal Super Plan member if:</p> <ul style="list-style-type: none">▪ you are eligible for Super Choice▪ you are self-employed▪ you are not in paid employment.
How to join	

You will become a member as soon as we receive your employer's contribution on your behalf.

However, your insurance cover will only be activated once an on-time Superannuation Guarantee contribution is received from your employer.

You can join online at hostplus.com.au

If you're joining the Hostplus Personal Super Plan, a contribution or rollover must be received to activate your account and insurance cover.

If you are not sure which application to complete, check with your employer (if appropriate) or call us on **1300 467 875**.

Once you are a member you can keep track of your super details online with your **Member Online** account.

See [Section 3.7: Benefits of investing with Hostplus - Member Online - your online super account](#)

9.2 Enquiries and complaints

If you have an enquiry or complaint, please call **1300 467 875**. We'll do everything in our power to attend to your matter promptly and courteously. If you are not happy with the way your matter is handled, we want to know. Please write to:

Hostplus

Resolutions Officer
Locked Bag 9
Carlton South VIC 3053

or email to resolutions@hostplus.com.au

Hostplus aims to resolve all complaints within 90 days of receipt. However, 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 complaints resolutions to Hostplus members and their beneficiaries.

You can contact AFCA via:

Website: afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678

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

9.3 Cooling-off period Hostplus Personal Super Plan

To ensure you are happy with your decision to open a Hostplus Personal Super Plan account, you have a 14 day cooling off period to check that your account meets your expectations. The 14-day cooling-off period starts from the earlier of:

- the date that you receive confirmation of your membership in the Hostplus Personal Super Plan
- five days after your application for membership in the Hostplus Personal Super Plan has been accepted.

If during the cooling-off period you decide the Hostplus Personal Super Plan doesn't meet your needs, you must advise the trustee in writing.

Any contributions made into the Hostplus Personal Super Plan during this period and any benefits which are rolled over or transferred into the Hostplus Personal Super Plan from another super fund, retirement savings account (RSA) or approved deposit fund (ADF) will need to be transferred to another complying super fund, RSA or ADF of your choice.

You must make this nomination to the trustee within 30 days of advising it that you wish to take advantage of the cooling-off period. If you don't make a choice within this period, all amounts will be transferred to the ATO.

Please note: no insurance benefits are available to you once you activate the cooling-off period.

9.4 Your privacy

Protecting your privacy is important to Hostplus. Under the Privacy Act, we are required to handle your personal information in accordance with a set of principles known as the Australian Privacy Principles (APPs).

We collect your information to enable us to identify you, set up your superannuation account, to keep it running smoothly and respond to any queries or request you may have regarding your account. The kind of information we collect from you includes your name, date of birth, address, tax file number and phone numbers via membership application forms, over the phone via our contact centre, through our online portals when you update your details and from our Hostplus financial planners licensed by Industry Fund Services. We will also collect health information for the purposes of administering insurance on your account. At times we may need to disclose relevant personal information to personal representative(s) which have been approved by you, in addition to external organisations that help us provide product and services to you such as our fund administrator, insurer, mail houses, lawyers, other superannuation funds and regulatory bodies, to the extent required by law. We and our fund administrator may also need to disclose your personal information to overseas recipients.

You should read our privacy policy for more detailed information. Our privacy policy also provides information about how you can access and correct your information, as well as how you can make a complaint about a breach of the APPs or the Privacy Act.

For more information on privacy or to obtain a copy of the Hostplus privacy policy, visit hostplus.com.au/privacy or call **1300 467 875**. You can also email us at privacy@hostplus.com.au or write to us at Locked Bag 5046, Parramatta NSW 2124.

Service providers

There are a number of service providers who assist the trustee to deliver this product. For a full list of our service providers, please visit hostplus.com.au/serviceproviders

See [Section 5.31 Our investment managers at 31 December 2019](#) for a full listing of our investment managers.

Throughout this guide you may see references to statements about our service providers. The service providers have consented to these statements being included in this guide, and that consent has not been withdrawn.

This document does not and is not intended to contain any recommendations, statements of opinion or advice. The information is factual and / or

general in nature and does not consider any of your objectives, financial situation or needs. You should consider obtaining advice from a licensed financial and taxation adviser and consider the appropriateness of this information, having regard to your particular investment needs, objectives and financial situation.

Host-Plus Pty Limited ABN 79 008 634 704, AFSL No. 244392, RSEL No. L0000093, MySuper No. 68657495890198, Hostplus Superannuation Fund ABN 68 657 495 890, RSE No. R1000054.



Mail Locked Bag 5046, Parramatta, NSW 2124
Phone 1300 467 875
Fax 1800 467 875
Email info@hostplus.com.au
hostplus.com.au