Construction & Building Industry Super

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As at 17 September 2020

Temporary Early Access to Superannuation and its future impacts to you

From 1 July until 31 December 2020, you may be eligible to apply for temporary early access to superannuation under the Government's economic response to the Coronavirus.

Your superannuation is important for your future and Cbus is committed to putting our members first.

The ATO is investigating the eligibility of applicants and has stated publicly that they will come down hard on people who do not meet the eligibility criteria. It's important that you ensure you meet the eligibility criteria to access the scheme or the ATO may penalise you.

The scheme is administered by the Australian Taxation Office (ATO) through the my.gov.au website. Detailed information can be accessed at the following page:

https://www.ato.gov.au/Individuals/Super/Withdrawing-and-using-your-super/Early-access-to-your-super/

Cbus will assist all members who find themselves in difficult circumstances due to the Covid crisis. We encourage members to contact our Advice line if they need further help.

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Na dan 17. rujna 2020.

Privremeni rani pristup uplaćenoj mirovini (Superannuation) i njegov budući učinak na vas

Od 1. srpnja do 31. prosinca 2020. možete imati pravo podnijeti zahtjev da privremeni pristup mirovinskom fondu na temelju gospodarskog odgovora vlade na koronavirus.

Vaš mirovinski fond je važan za vašu budućnost i Cbus stavljau naše članove na prvo mjesto.

ATO istražuje prihvatljivost podnositelja zahtjeva i javno je izjavio da će se oštro obrušiti na osobe koje ne ispunjavaju tražene kriterije. Morate osigurati ispunjavanje kriterija za pristup shemi ili vas ATO može kazniti.

Shemom upravlja Australski porezni ured (ATO) putem web stranice my.gov.au. Detaljne informacije možete naći na sljedećoj stranici:

https://www.ato.gov.au/Individuals/Super/Withdrawing-and-using-your-super/Early-access-to-your-super/

Cbus će pomoći svim članovima koji se nađu u teškim okolnostima zbog krize nastale uslijed koronavirusa. Savjetujemo članovima da se obrate našoj liniji za savjete ako im je potrebna dodatna pomoć.

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Taking $20,000 from your super now can have a **significant effect** on your balance come retirement. To illustrate:

The cost to your balance at retirement (Age 67)

Age: 25 years | **Salary:** $50,000
Current Super balance: $22,000

Withdrawal 1
$10,000
Pre July 1 2020

+

Withdrawal 2
$10,000
July to Dec 2020

= **-$189,000**

Age: 35 years | **Salary:** $70,000
Current Super balance: $60,000

Withdrawal 1
$10,000
Pre July 1 2020

+

Withdrawal 2
$10,000
July to Dec 2020

= **-$110,000**

Age: 45 years | **Salary:** $90,000
Current Super balance: $85,000

Withdrawal 1
$10,000
Pre July 1 2020

+

Withdrawal 2
$10,000
July to Dec 2020

= **-$64,000**

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The calculation is provided for illustration purpose and is based on certain assumptions including, but not limited to, the following:

1. Assumes default Growth (Cbus MySuper) option during the accumulation phase.
2. Default insurance cover of 4 units for Manual members.
3. Assumes long-term CPI at 2.5% and rise in living standard at 1% p.a.

Past performance is not a reliable indicator of future performance.
You should look at your own financial position, objectives and requirements before making any financial decisions.

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Uzimanje $20.000 od svog super fonda sada može imati **značajan učinak** na vaš saldo kada odete u mirovinu. Za ilustraciju:

Trošak vašeg stanja u vrijeme odlaska u mirovinu (67 godina)

Dob: 25 godina | **Plaća:** $50.000
Trenutni saldo super fonda: $22.000

Isplata 1
$10.000
Prije 1. srpnja 2020

+

Isplata 2
$10.000
Od srpnja do prosinca 2020

= **-$189.000**

Dob: 35 godina | **Plaća:** $70.000
Trenutni saldo super fonda: $60.000

Isplata 1
$10.000
Prije 1. srpnja 2020

+

Isplata 2
$10.000
Od srpnja do prosinca 2020

= **-$110.000**

Dob: 45 godina | **Plaća:** $90.000
Trenutni saldo super fonda: $85.000

Isplata 1
$10.000
Prije 1. srpnja 2020

+

Isplata 2
$10.000
Od srpnja do prosinca 2020

= **-$64.000**

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Izračun je predviđen u svrhu ilustracije i temelji se na određenim pretpostavkama, uključujući, ali ne ograničavajući se na, sljedeće:

1. Pretpostavlja zadanu opciju rasta (Cbus MySuper) tijekom faze akumulacije.
2. Zadano osiguranje 4 jedinice za manualne članove.
3. Pretpostavlja dugoročni CPI od 2.5% i porast životnog standarda od 1% godišnje

Prethodni rezultati nisu pouzdan pokazatelj budućih rezultata.
Prije donošenja bilo kakvih financijskih odluka trebali biste pogledati vlastiti financijski položaj, ciljeve i zahtjeve.

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Consider your Insurance Cover

The insurance most members get through Cbus provides ongoing financial protection and security for you and your family. If you withdraw your super and your balance gets too low, you may not be able to cover the costs of your insurance and this cover will stop.

Other Potential Financial Sources and Financial Relief

There are a number of sources of financial assistance as industry and governments respond to the crisis. Some of these maybe a better short-term solution with less long-term impacts on your financial future.

Federal Government COVID-19 Support Schemes

The Federal Government is progressively releasing financial support packages. Follow this link to find eligibility criteria and links to apply:

https://www.servicesaustralia.gov.au/individuals/subjects/affected-coronavirus-covid-19

Temporary Coronavirus Supplement

From 25 September to 31 December 2020, $250 will be paid per fortnight to new and existing eligible income support recipients, in addition to their regular payment.

https://www.servicesaustralia.gov.au/individuals/services/centrelink/coronavirus-supplement

Jobkeeper Payment

The federal government announced a new scheme on 30 March 2020 to assist eligible Employers. Click here to find out more:

https://www.ato.gov.au/General/JobKeeper-Payment/

Loan Holidays

It may be possible to request a temporary pause on your mortgage. Each bank will have different approaches and it may vary according to the loan product you have.

Rental Assistance

You might be eligible for rental assistance through the Federal Government's COVID response packages:

https://www.servicesaustralia.gov.au/individuals/services/centrelink/rent-assistance

Managing Debt

If your income is disrupted, debt can become an issue that you need to manage. The National Debt helpline has easy to use resources and a counselling service.

https://ndh.org.au/debt-problems/covid19/

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Razmotrite policu osiguranja

Osiguranje koje većina članova dobije putem Cbusa pruža trajnu financijsku zaštitu i sigurnost za vas i zavašu obitelj. Ako povučete sredstva iz superammuationi stanje vam padne prenisko, možda nećete moći pokriti troškove osiguranja i to će pokriće prestati.

Ostali potencijalni financijski izvori i financijska pomoć

Postoji niz izvora financijske pomoći kako industrija i vlade reagiraju na krizu. Neki od njih su možda bolje kratkoročno rješenje s manje dugoročnih utjecaja na vašu financijsku budućnost.

Programi potpore saveznoj vladi za COVID-19

Savezna vlada progresivno objavljuje pakete financijske potpore. Slijedite ovu poveznicu kako biste pronašli kriterije za ispunjavanje uvjeta i poveznice za podnošenje zahtjeva:

https://www.servicesaustralia.gov.au/individuals/subjects/affected-coronavirus-covid-19

Privremeni dodatak za koronavirus

Od 25. rujna do 31. prosinca 2020. novim i postojećim primateljima dohodovnog dodatka isplaćivat će se $250 dvotjedno, uz njihovo redovito plaćanje.

https://www.servicesaustralia.gov.au/individuals/services/centrelink/coronavirus-supplement

Plaćanje Jobkeeper

Savezna vlada najavila je 30. ožujka 2020. novi program pomoći poslodavcima koji ispunjavaju tražene uvjete. Kliknite ovdje kako biste saznali više:

https://www.ato.gov.au/General/JobKeeper-Payment/

Odmori od plaćanja zajmova

Možda ćete moći zatražiti privremenu stanku za otplatu zajma. Svaka banka će imati različite pristupe i može se razlikovati ovisno o kreditnom proizvodu koji imate.

Pomoć pri iznajmljivanju

Možda ispunjavate uvjete za pomoć u plaćanju najamnine putem paketa pomoći savezne vlade za COVID:

https://www.servicesaustralia.gov.au/individuals/services/centrelink/rent-assistance

Upravljanje dugom

Ako vam je prihod poremećen, dug može postati problem koji trebate riješiti. Nacionalna linija za pomoć u dugovima ima jednostavne resurse za korištenje i savjetodavnu službu.

https://ndh.org.au/debt-problems/covid19/

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Industry Schemes

You may also have entitlements through your membership of various industry schemes. Please use the following websites to get the latest information. If you are a member of a Union, they can also assist with further relevant information.

Redundancy Schemes	
Queensland and NT	
ACIRT	https://www.acirt.com.au/
BERT	https://www.bert.com.au/
CIRT	https://www.cirt.com.au/
MERT	https://www.mert.com.au/Home/
Western Australia	
Reddifund	https://www.reddifund.com.au/
ACIRT	https://www.acirt.com.au/
Protect	https://www.protect.net.au/
Victoria	
ACIRT	https://www.acirt.com.au/
Incolink	https://www.incolink.org.au/
Protect	https://www.protect.net.au/
Australian Capital Territory	
ACIRT	https://www.acirt.com.au/
New South Wales	
ACIRT	https://www.acirt.com.au/
MERT	https://www.mert.com.au/Home/
South Australia	
ACIRT	https://www.acirt.com.au/
Birst	https://www.birst.com.au/
Protect	https://www.protect.net.au/
Tasmania	
Incolink	https://www.incolink.org.au/
Long Service Leave	
Queensland	
QLeave	https://www.qleave.qld.gov.au/
Western Australia	
My leave	https://www.myleave.wa.gov.au/
Victoria	
Co Invest	https://www.coinvest.com.au/
South Australia	
Portable leave	https://www.portableleave.org.au/
Tasmania	
Tasbuild	https://tasbuild.com.au/
Northern Territory	
NTbuild	http://www.ntbuild.com.au/
New South Wales	
Long Service Leave Corporation	https://www.longservice.nsw.gov.au/
Australian Capital Territory	
ACT Leave	https://actleave.act.gov.au/construction/workers/claims

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Programi ove industrije

Prava možete također imati i putem članstva u različitim industrijskim programima. Za najnovije informacije pogledajte sljedeće web stranice. Ako ste član sindikata, oni vam mogu pomoći i u drugim relevantnim informacijama.

Sheme tehnološkog viška	
Queensland i NT	
ACIRT	https://www.acirt.com.au/
BERT	https://www.bert.com.au/
CIRT	https://www.cirt.com.au/
MERT	https://www.mert.com.au/Home/
Western Australia	
Reddifund	https://www.reddifund.com.au/
ACIRT	https://www.acirt.com.au/
Protect	https://www.protect.net.au/
Victoria	
ACIRT	https://www.acirt.com.au/
Incolink	https://www.incolink.org.au/
Protect	https://www.protect.net.au/
Australian Capital Territory	
ACIRT	https://www.acirt.com.au/
New South Wales	
ACIRT	https://www.acirt.com.au/
MERT	https://www.mert.com.au/Home/
South Australia	
ACIRT	https://www.acirt.com.au/
Birst	https://www.birst.com.au/
Protect	https://www.protect.net.au/
Tasmania	
Incolink	https://www.incolink.org.au/
Godišnji odmor nakon dužeg radnog staža (Long Service Leave)	
Queensland	
QLeave	https://www.qleave.qld.gov.au/
Western Australia	
My leave	https://www.myleave.wa.gov.au/
Victoria	
Co Invest	https://www.coinvest.com.au/
South Australia	
Portable leave	https://www.portableleave.org.au/
Tasmania	
Tasbuild	https://tasbuild.com.au/
Northern Territory	
NTbuild	http://www.ntbuild.com.au/
New South Wales	
Long Service Leave Corporation	https://www.longservice.nsw.gov.au/
Australian Capital Territory	
ACT Leave	https://actleave.act.gov.au/construction/workers/claims

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Helping members find the right information

It's important that our members can access information about their account and entitlements at any given time. We're now providing the right tools to assist members that come from a non-english speaking background.

Accessing the Interpreter service is easy through Cbus

Step 1 – Call our service centre on **1300 361 784**

Step 2 – Ask to speak to an interpreter, and have the member details handy.

Step 3 – It may take some time but the Cbus consultant will get the interpreter on the phone.

Step 4 – Once the security questions checks are complete, the member and/or their representative can ask any question about their account and the answers will be translated.

Contact Cbus

1300 361 784 8am to 8pm (AEST/AEDT)
Monday to Friday, closed on national public holidays

cbusenq@cbussuper.com.au
cbussuper.com.au

Cbus, Locked Bag 5056
PARRAMATTA NSW 2124

Visit Cbus in person in Adelaide, Brisbane, Melbourne, Perth and Sydney.
Details: **cbussuper.com.au/contact**

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Pomaganje članovima da pronađu odgovarajuće informacije

Važno je da naši članovi mogu pristupiti podacima o svom računu i svojim pravima u bilo kojem trenutku. Sada pružamo odgovarajuće alate za pomoć članovima koji ne govore engleski.

Pristup uslugama tumača jednostavan je putem Cbusa

Korak 1 – Nazovite naš uslužni centar na **1300 361 784**

Korak 2 – Zatražite da govorite s tumačem i imajte pri ruci pojedinosti o svom članstvu

Korak 3 – Može potrajati neko vrijeme, ali konzultant Cbus-a će dobiti tumača na telefon.

Korak 4 – Nakon što se obavi provjera putem sigurnosnih pitanja, član i/ili njegov predstavnik mogu postavljati bilo kakva pitanja o svom računu i odgovori će biti prevedeni.

Kontaktiraj Cbus

1300 361 784 od 8:00 do 20:00 sati (AEST/AEDT)
Od ponedjeljka do petka, zatvoreno tijekom državnih praznika

cbusenq@cbussuper.com.au
cbussuper.com.au

Cbus, Locked Bag 5056
PARRAMATTA NSW 2124

Osobno posjetite Cbus u Adelaideu, Brisbaneu, Melbourneu, Perthu i Sydneyu.
Detalji: **cbussuper.com.au/contact**