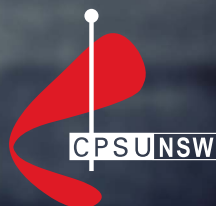




ABOUT *your union*

The only union exclusively for
University Professional Staff



A NEW HEALTH FUND THAT'S BACKED BY ONE OF AUSTRALIA'S MOST TRUSTED FUNDS.

WE'RE ALL FOR IT.

If you're a union member, you deserve a health fund that strives for fair. One that looks after its members. One you can trust to protect your health long into the future.

One like Union Health.

Union Health is here to serve all union members. And it's brought to you by TUH Health Fund, which was ranked first by members for trustworthiness, satisfaction, loyalty and likelihood to recommend in the latest nationwide Ipsos survey of health funds.

ARE YOU FOR A FAIRER HEALTH FUND?

Join today and get your second month free!*

Visit unionhealth.com.au to find out more.

FAIRER TOGETHER
union health

Brought to you by TUH, the health fund members trust.



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WELCOME TO THE CPSU NSW

As a long-time union member, as well as State Branch Secretary of the CPSU NSW, I know how important it is to belong to a strong union that fights for the rights of its members.

CPSU NSW members are the Professional Staff found in every corner of the state's universities, performing vital roles that keep our halls of learning operating.

During bad times and good, CPSU NSW members are working for a better state. And their union is working for them, making sure their wages and conditions properly reflect their professionalism and work ethic. We stand alongside them, fighting against cuts to university budgets.

Our members know if there is an issue at work, they can call their union.

Every pay rise and improvement in conditions Professional Staff get is due to the work of their union.

The CPSU NSW is the only union solely dedicated to Professional Staff in our universities. If you aren't a member, now is the time to join. The stronger we are, the louder our voice when negotiating on behalf of you, our members.

Membership gives you a real voice and a vote in determining your pay and working conditions.

Your union is here for you through everything. Please don't hesitate to reach out if you've got any questions or concerns. We always put the interests of Professional Staff first.

Remember, united with bargain, divided we beg.

Stewart Little

State Branch Secretary
CPSU NSW



COME JOIN US

There is little doubt 2020 was one of the toughest years we have endured in the university sector. When COVID-19 reached our shores we were hit hard. Our once-thriving campuses were shuttered, borders slammed shut on our students and we felt the bitter sting of the Government's refusal to include us in the JobKeeper scheme.

Yet this instability was not caused by COVID-19 alone. Years of funding cuts and commodification has turned our halls of learning into halls of earning, where the drive to educate has been overpowered by the drive to be profitable. Across our universities, Professional Staff bore the brunt of many of the changes associated with the COVID-19 economic downturn and the CPSU NSW was at the forefront of the fight against these.

The CPSU NSW is the only union dedicated exclusively to supporting Professional Staff in NSW universities. We work collaboratively with our members to empower, activate

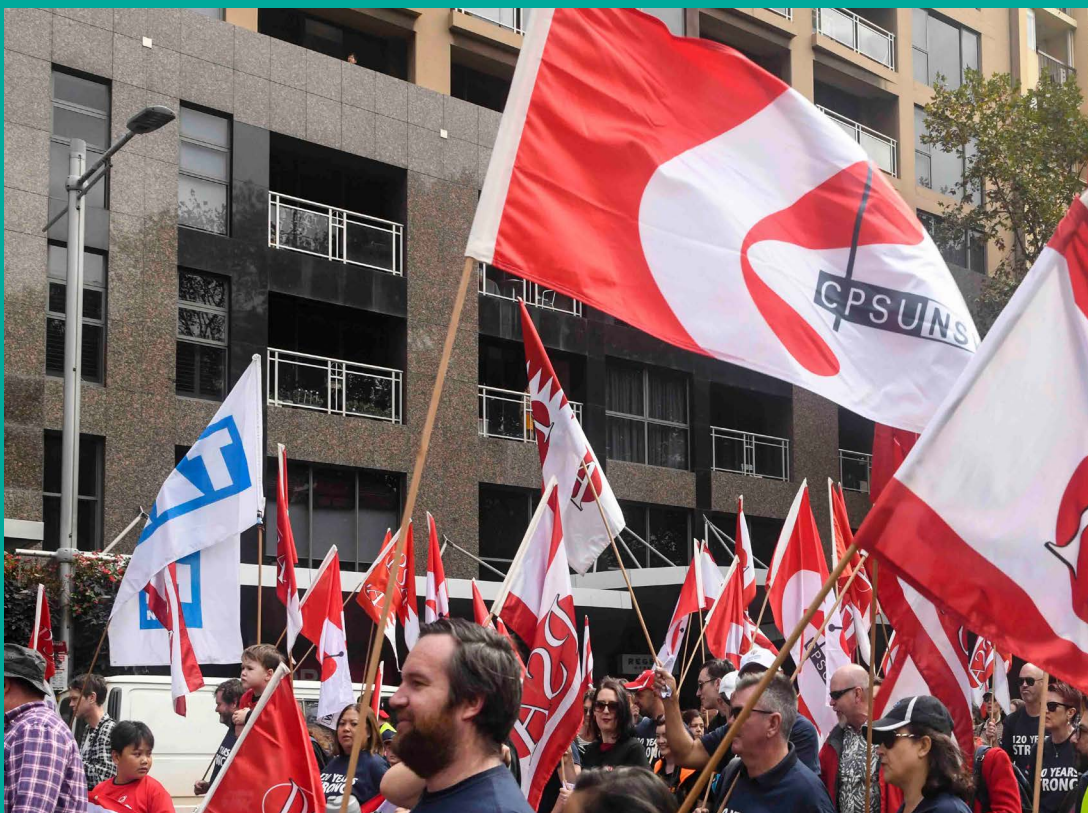
and support our local branches to ensure that your rights and conditions are always protected. We stand shoulder to shoulder with our members in every fight, we will always be there for you.

As we continue to work towards the economic and social recovery of our campuses it is vital that we unite as a membership and increase the strength of our voice through membership growth. Our power to negotiate with our universities is increased with every voice added.

There is power in a union.

Shelley Odewahn

President
Higher Education Representative
Council, CPSU NSW



WHAT IS THE CPSU NSW?

The CPSU NSW is the federal arm of the Public Service Association of NSW (PSA). It allows the PSA to represent members who fall under the national workplace relations system and the Fair Work Commission.

What is the PSA?

In addition to CPSU NSW members, the state-based PSA represents the workplace rights of members who work for the NSW Government.

All CPSU NSW members are automatically PSA members, and vice versa. CPSU NSW members have access to all member benefits associated with the PSA, including insurance, member-benefit programs and many more member-only services.

See page 22 for more details on these benefits.

WHAT IS A UNION?

Unions are professional membership organisations providing advice and support to their members on all aspects of their employment. This includes:

- negotiating better pay and conditions
- protecting leave and other entitlements
- supporting you if you are treated unfairly by your employer
- looking out for your well-being at work.

Unions are made up of people just like you. Their decision making is collective and democratic.

Unions campaign on issues that are important to their members such as pay increases, entitlements, workplace health and safety, and respect at work.

By joining, you will have a voice and add to the collective strength of staff when the union negotiates with your employer.

CPSU NSW MEMBERS ARE FOUND AT THE FOLLOWING UNIVERSITIES

- Australian Catholic University
- Charles Sturt University
- Macquarie University
- Southern Cross University
- University of Newcastle
- University of New England
- University of New South Wales
- University of Sydney
- University of Technology Sydney
- University of Wollongong
- Western Sydney University



A SHORT HISTORY OF THE CPSU NSW

In 1976, the State Public Services Federation (SPSF) was established to give the public service unions of all states (including the Public Service Association of NSW) a voice in the national workplace relations system so that any members who work under national Awards or Agreements could be fully represented and protected.

In 1994, The Community and Public Sector Union (known as the CPSU) became one of the largest

trade unions in Australia with the amalgamation of the Public Sector Union (PSU) and the State Public Services Federation (SPSF).

Today the SPSF Group in NSW is known as the CPSU NSW and represents members working in the state's universities, TAFE campuses, disability services, state-owned corporations and a number of private entities.

University of Sydney

YOUR VOICE: THE HIGHER EDUCATION REPRESENTATIVE COUNCIL

The Higher Education Representative Council (HERC) is a representative committee of CPSU NSW members working in higher education.

HERC advises the union's Central Council on the interests of the union's members in higher education across all campuses.

The council meets regularly to

ensure the issues important to workers in universities are addressed. HERC typically discusses sector trends, enterprise bargaining, collaboration and workshop issues.

The eight representatives on HERC's executive are voted in by you, the members and the body meets at least four times a year.





WINNING FOR YOU

The CPSU NSW represents Professional Staff in NSW universities.

Our members are the librarians, IT staff, lab technicians, security staff and administrators who keep our state's universities running. They can also be found in student representative bodies and the Universities Admissions Centre.

Many of our employment conditions, which are unique to Professional Staff in the higher education sector, have been won thanks to hard work by the CPSU NSW. Our members'

benefits, such as more generous leave provisions, were not granted out of your employers' sense of altruism, but because we fought hard for you and your colleagues.

In the past few years, university funding has been cut, leaving the sector reliant on fee-paying students from abroad. With student numbers slashed since COVID-19, this is a perilous time for anyone employed in the tertiary education sector, making it vital that all workers be part of their union.

The CPSU NSW is at forefront of

the fight against projected cuts to wages and staff numbers as overseas student numbers drop. It was CPSU NSW Delegates and Industrial Officers who worked collaboratively during negotiations around COVID-19 cuts, focusing on our members' needs and best interests while understanding the necessity of keeping our institution's doors open. In some cases, negotiations went for many hours, and deep into the night. All the while the union's committee of higher education Delegates met weekly to share information and updates on what was happening across our institutions.

At the University of NSW, it was the CPSU NSW, and seemingly only the CPSU NSW, which stood up for the integrity of the Change Management provisions for Professional Staff.

Disestablished Professional Staff won the first opportunity to present an Expression of Interest in vacant positions created by the restructure.

At Western Sydney University, the CPSU NSW negotiated a deal that prevented forced redundancies from COVID-19.

Other recent wins include improvements to primary carers' leave at the University of NSW and an environmental sustainability clause at Southern Cross University.

Your employment conditions aren't just handed out. They are the result of bargaining and fighting by your union.

The more members the union has, the stronger its voice when bargaining with employers.

Join the CPSU NSW today.



WHO IS WHO IN YOUR UNION

The CPSU NSW has an army of staff and delegates waiting to help you.

Delegates

Each workplace has a CPSU NSW Delegate to give advice and support on workplace issues. Delegates have formal training and are actively involved in maintaining a strong union presence in the workplace to protect members' rights.

Delegates are responsible for maintaining an active Branch Committee and growing the union to give members more control over their working lives. Where there is an active, strong, unionised workforce, there typically will be a workforce that is treated with more respect. When workers know their rights and speak as one, they will achieve better outcomes. Your Delegate is your first point of contact with the union.

Organisers

The role of the CPSU NSW Organiser is to support our Delegates in growing the union and make us stronger. We can't emphasise this enough: More members equal more power. CPSU NSW Organisers spend the majority of their time visiting workplaces to support Delegates and members, promoting the union and helping to organise local workplace groups.

The Member Support Centre

The Member Support Centre (MSC) is only a phone call away. Staffed from 9am to 5pm during weekdays, its officers assist members with any issues they have in the workplace or can direct member enquiries to the relevant industrial staff. You can also take care of any membership enquiries, such as a change of address.

You can reach the MSC on 1300 772 679.



Industrial Officers

Industrial Officers have the industrial relations know how to get results if you have a workplace issue. When members need that extra level of support and advice, the MSC escalates it to an Industrial Officer who has access to legislation, awards and other information to ensure you receive specialist advice on your matter.

If your case needs to go to the Fair Work Commission – the court which rules on workplace matters – Industrial Officers are the staff who will run it.

Industrial Officers are also on hand to address issues specific to women, LGBTQIA and Aboriginal and Torres Strait Islander members.

WANT TO DO MORE?

If you are interested in becoming a Delegate, contact your Organiser or the Member Support Centre on 1300 772 679.



GETTING THE WORD OUT: THE CPSU NSW'S CAMPAIGNS

The CPSU NSW Campaigns team is getting the message out for members, letting everyone from the general public to politicians know just how important CPSU NSW staff are to a successful, educated and safe state.

University Professional Staff: Worth Every Cent

Behind every academic are Professional Staff, working to make NSW universities some of the most renowned in the world. As the only union solely for Professional Staff in our universities, the CPSU NSW is determined our members receive recognition for their work.

The COVID-19 pandemic has exposed our universities' over-reliance on overseas student dollars. We are fighting to keep our universities funded and our members in work.



The Government needs to protect Australia's third-largest export. The Professional Staff keeping our universities running are Worth Every Cent.

Call the Union

Your union is there to help. Whatever problem you have, you are better with your union's strong voice behind you.

If there is an issue at work, don't face it alone; call the union.

University of Wollongong



YOUR REPRESENTATIVES

The CPSU NSW/PSA is a democratically run body that will always be accountable, open and transparent to its members.

Workplace Groups

The workplace group (WPG) is the basic unit of the union's workplace organisation. It consists of members in a workplace or group of small workplaces.

Often electing a committee to represent it, the Workplace Group initiates, plans and implements campaigns around local issues.

HERC

The Higher Education Representative Council (HERC) is the next step up the ladder. See page 10 for more details on this body.

Central Council




Central Council is the union's chief governing body. It consists of the Executive (plus 39 delegates elected from across the union's diverse membership. It holds eight meetings per year.

HERC President Shelley Odewahn



NEED HELP?
CALL THE
UNION
 **1300 772 679**



160 Clarence Street, Sydney NSW 2000 GPO Box 3365, Sydney NSW 2001
1300 772 679  psa@psa.asn.au  www.psa.asn.au  [psansw](https://www.facebook.com/psansw)

Authorised by Stewart Little, General Secretary, the Public Service Association of NSW, 160 Clarence Street, Sydney



JOINING FORM

Public Service Association of NSW
Community and Public Sector Union

JOINED BY:

ABOUT ME:

Title: M ☐ F ☐ X ☐

First name:

Surname:

Preferred name:

D.O.B:

Aboriginal or Torres Strait Islander heritage? Yes ☐ No ☐

Address (home):

Address (postal):

Suburb: Postcode:

Phone:

Mobile:

Home:

Work:

Email:

Personal:

Work:

Red Tape magazine via: Post ☐ Email ☐

ABOUT MY WORK:

Employer name:

Job title:

Pay ID serial no:

Commencement date:

Agency/Work Unit:

Worksite address:

Street:

Suburb: Postcode:

Employment status: ☐ Fulltime ☐ Part-time

Employment type: ☐ Permanent ☐ Temp/Contract ☐ Casual ☐ Labour Hire

Are you a current Health & Safety Rep (HSR)? Yes ☐ No ☐

ABOUT MY MEMBERSHIP:

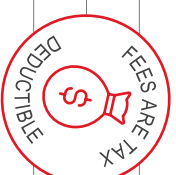
Weekly membership fees are based on your gross annual income. Please tick which applies to you:

<input checked="" type="checkbox"/> Gross annual salary	Weekly fees from July 2020
<input type="checkbox"/> Less than \$10,718	\$3.75
<input type="checkbox"/> \$10,718 – \$42,870	\$7.28
<input type="checkbox"/> \$42,871 – \$60,896	\$11.73
<input type="checkbox"/> More than \$60,896	\$15.25

Fees can also be paid quarterly or yearly by cheque/credit card/cash. Payment must accompany form and then an invoice will be sent when account is due.

I would like more information about:

Training ☐ Becoming a delegate/contact ☐



ABOUT MY PAYMENT: (SELECT ONE)

OPTION 1: Direct Debit Fortnightly ☐ 4 weekly ☐

NAME ON ACCOUNT

FINANCIAL INSTITUTION

BSB

ACCOUNT NUMBER

SIGNATURE

OPTION 2: Credit Card (monthly only) Visa ☐ Mastercard ☐

CARD NUMBER

NAME ON CARD

SIGNATURE

EXPIRY DATE

I hereby authorise the PSA to debit my card account with the amount and at the intervals specified in the Salary and Fee Table detailed on this form, and in the event of any change in the charges for these subscriptions, to alter the amount from the appropriate date in accordance with such change. This authority will stand in respect of the above specified card and in respect of any card issued to me in renewal or replacement thereof, until I notify the PSA in writing of its cancellation. Union dues processed on 7th of each month.

DECLARATION: (T&C)

SIGNATURE

DATE

AFTER COMPLETING YOUR FORM, YOU CAN:

Hand it to your organiser

SCAN AND EMAIL TO: memberships@psa.nsw.au

YOU CAN POST IT TO:

Membership Section, PSA of NSW
GPO Box 3365, SYDNEY NSW 2001

RETURN YOUR FORM

I, the undersigned, hereby apply to be enrolled as a member of the Public Service Association and Professional Officers' Association (united) of New South Wales (PSA) and the Community & Public Sector Union (CPSU NSW) in my bargaining agent, I agree that a copy of this form (whether as a single page or as a booklet) will be provided to me in accordance with the provisions of the Industrial Relations Act 1996 (NSW) and I agree to be bound by the terms and conditions of the PSA and CPSU NSW membership agreement.

Joining Form

Joined by:



Terms and Conditions:

Automatic Payment Service Agreement

We, the PSA, make the following commitment to you:

- » The PSA will debit/charge your membership fees as they fall due. However, if this day falls on a non-business day, they will be debited/ charged on the next business day.
 - » The PSA will only use this authority to debit/charge regular fees.
 - » If you miss a payment, it will be picked up in the following period i.e. two instalments will be taken out.
 - » Resignation from the PSA must be notified according to the section "How to resign from the PSA and CPSU NSW". Should you resign your membership, the PSA undertakes to cease debiting your account upon the termination of the written notice period.
 - » The PSA will notify any changes to your union fees in "Red Tape".
 - » The PSA will act in accordance with our Privacy Statement, while noting that your financial institution may require such information to be provided in connection with a claim made on it relating to an alleged incorrect or wrongful debit.
 - » The PSA will investigate and deal promptly with any queries, claims or complaints regarding debits/charges and provide a response within 21 days of receipt.
- Your commitment to the PSA:**
- » You will ensure that the account details provided to the PSA are identical to the account details held by your bank or financial institution.
 - » You will ensure that you have sufficient funds or credit available in the nominated account on the due date for payment of your fees. You will let us know in writing within 14 days if the nominated account is altered, transferred or closed.
 - » You will be responsible to ensure that the amounts debited/charged to your nominated account for your PSA fees are correct.
 - » If the charging arrangements are stopped by you or your nominated bank or financial institution, you will arrange a suitable alternative payment method with the PSA.

» Resignation from the PSA/CPSU NSW will be notified by you as per the conditions in the section "How to resign from the PSA and CPSU NSW". Repayments will not be made for late notifications.

How to resign from the PSA and CPSU NSW

You may resign from membership when either you cease to work in an area covered by the Association or by giving 14 days' notice in writing of your intention to resign to the PSA General Secretary.

Resignation from the PSA will also be taken as resignation from the CPSU NSW, subject to confirmation.

Resignation from the CPSU NSW can be by notice in writing of two weeks or more, such notice being delivered to the Secretary of the CPSU SPSF Group NSW Branch.

Please note that you are obliged to pay any dues owing to the PSA up to the date of effect of the resignation and that fees are not refundable on resignation from the PSA/CPSU NSW.

Privacy Statement

Information collected in these applications is used for the purposes of the PSA and the CPSU NSW only.

Any information collected is handled and used in accordance with the Australian Privacy Principles, the Privacy Act 1988 (Cth).

When we use third parties to carry out union functions (eg mail-houses, electoral offices, candidates to union office, union delegates, etc.) only necessary information is released, and subject to the condition that it not be used for any other purpose.

Information requested for payment of membership fees is provided only to the relevant financial institution or employer.

Any member may at any time arrange to see and correct their membership record by contacting membership@psa.asn.au

KEEP IN TOUCH

The CPSU NSW wants to keep you in the picture.

Members can keep up to date with their union in a multitude of ways. Your union has Facebook, Twitter, YouTube, LinkedIn and Instagram accounts. Updated regularly, these social media accounts celebrate the huge range of roles performed by members of the CPSU NSW. They also keep you up to date with news and government announcements that affect the working lives of our members.

Social media also give you the chance to participate in online debates about our union and industrial relations in Australia.

The CPSU NSW website is found at www.cpsunsw.org.au. Go there to find information on workplace news, awards and conditions, training opportunities and more.



The website has all bulletins relating to staff in universities, which are also emailed to you directly.

Four times a year members receive a copy of *Red Tape*, the PSA/CPSU NSW's glossy magazine. Each issue is packed with news and features relating to CPSU NSW members.

OUR SOCIAL MEDIA ACCOUNTS:



cpsunsw



psansw



psacpsunsw



psansw



psanswtv

BRINGING BENEFITS TO YOU

The CPSU NSW gives you more than support in the workplace.

Australia's trade union movement has harnessed the combined buying power of its millions of members to give you great benefits away from the workplace as well.

All members have access to substantial discounts through the Union Shopper and Member Advantage programs.

Union Shopper features great deals such as cheaper white goods from The Good Guys, insurance courtesy of Budget Direct and better prices on cars from an entire network of dealers.

The service also offers discounts on grocery cards – use this discount on your weekly shop and you could easily save more than the cost of your union membership.

Member Advantage offers CPSU NSW members similar deals on cars, wine, travel and a host of other services.

CPSU NSW members also receive discounts on loans and credit cards through Sydney Mutual Bank.

Members receive journey insurance protection for travelling to and from work.

See over page for just some of the companies that offer great deals for union members.



KEEPING YOU COVERED

CPSU NSW membership not only protects you at work, it looks after you getting there and back.

In 2012, the State Government cut your journey to work and home from its workers' compensation coverage. The PSA thinks that is wrong, and until the law can be changed, will provide journey insurance coverage to all members. Any CPSU NSW member injured travelling to or from work is covered.

























Journey insurance is just one of the insurance packages offered to members. CPSU NSW membership fees automatically include personal injury cover. You can include your family in the coverage for just \$11 a year – regardless of how many family members you add to the policy.

All members of the CPSU NSW and their families are eligible for discounted health insurance coverage through Union Health, a fund set up to protect all union members throughout Australia.



MEMBER BENEFITS

Just some of the companies offering discounts for CPSU NSW members through our Union Shopper and Member Advantage programs.
Go to cpsunsw.org.au/member-services/member-benefits to start saving.

<div><div>upt 4%</div><div><p>Woolworths <small>Australia's fresh food people</small></p></div></div>	<div><div>save 4%</div><div><p>coles <i>save every day</i></p></div></div>	<div><div>save 5%</div><div><p>Dan Murphy's <small>LOWEST PRICES GUARANTEED</small></p></div></div>	<div><div>save 5%</div><div><p>CALTEX</p></div></div>	<div><div>save 8%</div><div><p>EBGAMES™</p></div></div>	<div><div>discounts</div><div><p>THE GOOD GUYS</p></div></div>
<div><div>save 5%</div><div><p>MYER <small>ismystore</small></p></div></div>	<div><div>save 75%</div><div><p>rebel</p></div></div>	<div><div>discounts</div><div><p>Specsavers®</p></div></div>	<div><div>discounts</div><div><p>MOVIE TICKET</p></div></div>	<div><div>save 7.5%</div><div><p>THEME PARKS (GOLD COAST)</p></div></div>	<div><div>save 10%</div><div><p>Amart Furniture</p></div></div>
<div><div>save 3%</div><div><p>FLIGHT CENTRE® <i>The Airfare Experts</i></p></div></div>	<div><div>save 7.5%</div><div><p>freedom</p></div></div>	<div><div>save 5%</div><div><p>JB HI-FI</p></div></div>	<div><div>discounts</div><div><p>NEW CAR BUYING SERVICE</p></div></div>	<div><div>30% off online buys</div><div><p>CITIZEN</p></div></div>	<div><div>save 10%</div><div><p>priceline pharmacy</p></div></div>
<div><div>save 5%</div><div><p>Kmart</p></div></div>	<div><div>save 5%</div><div><p>BIGW</p></div></div>	<div><div>save 7.5%</div><div><p>BARBEQUES GALORE</p></div></div>	<div><div>save 5%</div><div><p>BWS</p></div></div>	<div><div>save 15%</div><div><p>shoes2U</p></div></div>	<div><div>discounts</div><div><p>SYDNEY MUTUAL BANK</p></div></div>

PSA CPSU NSW HAS YOU COVERED!

JOURNEY INSURANCE

As part of your membership, the PSA/CPSU NSW took out a journey insurance policy for its financial members in the wake of the State Government's slashing of workers' compensation benefits in 2012.

Among the benefits cut were journey provisions (except in extreme circumstances) leaving workers and their families vulnerable.

Whilst the PSA/CPSU NSW's actions lessen the blow of the Government's attack on injured workers, we remain committed to fighting for the reinstatement of all work injury compensation.

For full details of the PSA/CPSU NSW's journey insurance policy and other insurances go to www.psa.asn.au/member-benefits or www.cpsunsw.org.au/member-benefits.



The PSA/CPSU NSW's journey insurance policy can provide:

Salary compensation with weekly injury benefits - Eighty-five per cent of salary up to \$2,000 per week for up to 104 weeks for members aged 16 to 70 years. Members aged 71-75 are eligible for up to 26 weeks' payments.

YOU ARE COVERED ONLY IF YOU ARE A PSA CPSU NSW MEMBER



Non-members just have to watch their step. To join the PSA CPSU NSW go to www.psa.asn.au/join or www.cpsunsw.org.au/join.

*Policy coverage subject to the respective insurance policy schedules and the terms/conditions of the policy wording - Employee Journey Personal Accident Insurance AH 670.6 PDS JM 09/01176.5.



160 Clarence Street, Sydney NSW 2000 GPO Box 3365, Sydney NSW 2001

1300 772 679

psa@psa.asn.au

www.psa.asn.au

(02) 9262 1623

cpsu.nsw@psa.asn.au

www.cpsunsw.org.au

[psansw](#)

[cpsunsw](#)

Authorised by Stewart Little, General Secretary, Public Service Association of NSW and State Branch Secretary, Community and Public Sector Union (SPSF Group) NSW Branch, 160 Clarence Street, Sydney



PSA CPSU NSW PROVIDENT FUND

By joining the PSA or CPSU (SPSF Group NSW Branch) you will automatically be entitled to the benefits of Provident Fund membership. The Provident Fund provides a benefit of \$4,000 to the nominated beneficiaries upon the death of a member. Payments are usually made within a few days of a completed and finalised claim.

If you do not return a form you will be a member of the fund, and the beneficiary will be your spouse, next of kin or other appropriate person as determined by the Provident Fund Trustees.

To nominate beneficiaries fill
in the form overleaf and return to:
membership@psa.asn.au

Public Service Association of NSW
GPO Box 3365, Sydney NSW 2001

RETURN COMPLETED FORM TO MEMBERSHIP EMAIL: membership@psa.asn.au

160 Clarence Street, Sydney NSW 2000
GPO Box 3365, Sydney NSW 2001

1300 772 679

(02) 9262 1623

psa@psa.asn.au

cpsu.nsw@psa.asn.au

www.psa.asn.au

www.cpsunsw.org.au

[psansw](#)

[cpsunsw](#)

Authorised by Stewart Little, General Secretary, Public Service Association of NSW
and State Branch Secretary, Community and Public Sector Union (SPSF Group) NSW Branch, 160 Clarence Street, Sydney

PSA/CPSU NSW PROVIDENT FUND

160 Clarence Street (GPO Box 3365), Sydney 2001. Tel: 1300 772 679

NOMINATION OF BENEFICIARIES

To the Trustees, PSA/CPSU NSW Provident Fund

Full Name:	
Address:	Postcode:
Department/Authority/University/etc:	
PSA or CPSU NSW Membership No. (if known):	

I hereby elect that the benefit payable on my death shall be paid to or applied for the maintenance and support or otherwise for the benefit of my dependant listed No. 1 below.

Name of Beneficiary(s): (please use block letters) No. 1	Relationship to Member:
Address:	

In the event of my dependant nominated as No.1 is unable or predeceases me I nominate a secondary beneficiary as No.2 below:

Name of Beneficiary(s): (please use block letters) No. 2	Relationship to Member:
Address:	

In the event of my having no close relative or dependant or other person who in the opinion of the Trustees is entitled to receive the benefit, the benefit shall be paid into the Reserve Account.

Signature of Member:	Signature of Witness:
Dated:	Dated:

CONDITIONS OF MEMBERSHIP

All financial PSA or CPSU (SPSF Group NSW Branch) members are automatically covered by the Provident Fund. All you need do is complete this form and return it to the Association. Retired members may remain in the Fund until age 70 provided they have been continuously members of the Association or CPSU (SPSF Group NSW Branch) and then the PSA's Retired Associate Members Branch and the Fund since retirement.

If you do not return the form the Fund will normally pay the benefit to your spouse, a close relative or personal representative.

Unless you make an expressed provision for a particular case, the nomination will be revoked by your subsequent marriage or if it nominates someone who pre-deceases you. The form is also revoked if it nominates a former spouse where the marriage ended in your lifetime.

You may also revoke a nomination by notice in writing to the Fund.

The Fund's Trustees have certain legal obligations relating to the approval of benefit payments. Because of possible legal difficulties and consequential delays in finalising benefit payments, the Trustees have decided that forms nominating charitable organisations cannot be accepted. Your beneficiary should either be a person or persons, or your own estate.

Members wishing to leave the money to a charitable institution should make provision for this in their will and nominate their own estate as the beneficiary of the Provident Fund.

An officer or employee of the PSA or CPSU NSW may not be nominated as a beneficiary unless he/she is husband, wife, father, mother, child, brother, sister, nephew or niece of the nominator.

There is no extra payment needed for membership of the Fund.

PLEASE KEEP A COPY OF THIS FORM FOR YOUR PERSONAL RECORDS.

THE CPSU NSW PROVIDENT FUND

All CPSU NSW members are entitled to the benefits of the union's Provident Fund.

The Provident Fund provides a benefit of \$4000 to the nominated beneficiaries upon the death of a member. Conditions apply.

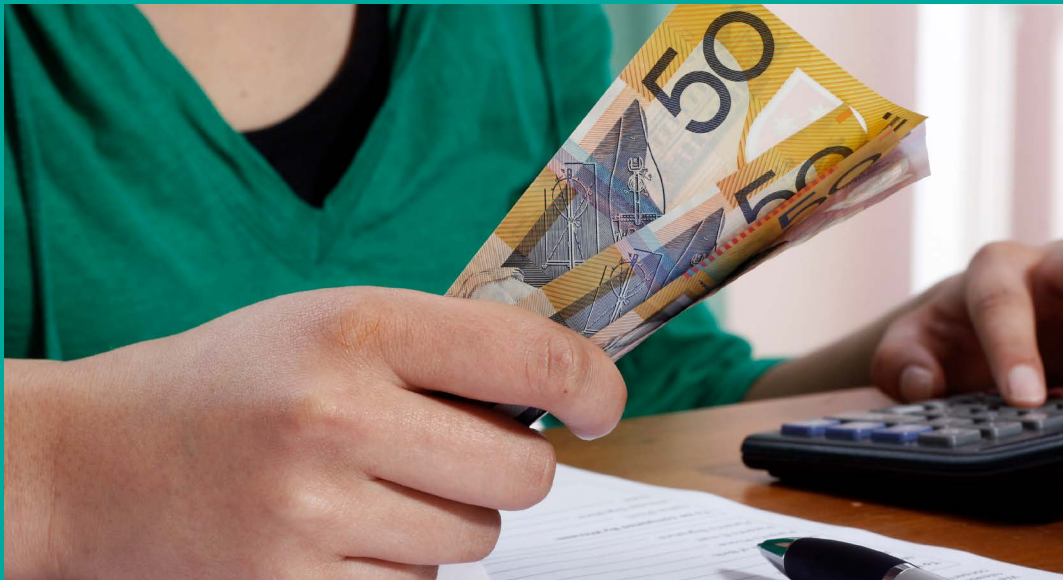
To nominate beneficiaries, fill in the

form to the left and return it to the CPSU NSW at the address on page 27.

If you do not return a form you will still be a member of the fund. The beneficiary will be your spouse, next of kin or other appropriate person as determined by the Provident Fund Trustees.

Macquarie University





SEE FOR YOURSELF: JOIN YOUR UNION AND SAVE



PRODUCT/SERVICE	SANJAY Not in the union	LILLY Member	WEEKLY SAVING
Woolworths/Coles weekly shop	\$200	\$190	\$10
Petrol/Diesel	\$70	\$66.50	\$3.50
Alcohol	\$35	\$33.25	\$1.75
Power Bills	\$40	\$37	\$3
Clothing & Footwear	\$40	\$38	\$2
Misc goods & services, Recreation, Transport, Personal Care, Household equipment and furnishings	\$150	\$142.50	\$7.50
Health & Medical	\$70	\$66.50	\$3.50
TOTAL WEEKLY SPEND & SAVINGS	\$645	\$611.75	\$31.25

The figures used here are based on information about Australian household weekly spend from the Australian Bureau of Statistics. The savings are an example of what a member could save if they use Member Benefits discounts to reduce their weekly expenditure.

MAKING YOUR MEMBERSHIP PAY

CPSU NSW membership only costs between \$3.75 and \$15.25 per week, depending on how much you earn. Union fees are 100 per cent tax deductible, which means union members are able to reduce the tax they pay.

On top of this, CPSU NSW members have access to a large number of discounted products and services, which means being a union member can actually save you money.

Let’s see how much CPSU NSW members can save using Member Benefits discounts.

Example:

Sanjay and Lilly work together in the same office. They both earn just over \$72,000 a year. Sanjay is not a CPSU NSW member but Lilly has been a member for some years. She pays \$15.25 a week to be a union member and claims this as a tax deduction on her annual tax return.

Both Sanjay and Lilly spend about \$650 a week on household goods and services, including the weekly shop, alcohol, petrol, insurance, clothing, health and household bills.

The cost of Lilly’s union membership fee is totally offset as she and her family save more than \$30 a week using the CPSU NSW’s Member Benefits.

THE CPSU NSW LEGAL TEAM

Your union's new Legal Services Team is on your side.

The five-member team represents members in disputes and matters such as unfair dismissals in the Fair Work Commission and other legal forums.

If required, your Industrial Officer will refer your issue to the Legal Services team.

Members also have access to a legal service provided by solicitors, McNally

Jones Staff. This service extends beyond any work-related issues where you may require the services of a solicitor, including family law, civil, traffic and criminal matters.

The first consultation is free.

CPSU NSW members are also entitled to a free standard will through McNally Jones Staff.



University of Wollongong

WHERE TO FIND US ON CAMPUS

Charles Sturt University

Suite 121
Building 19
Wagga Wagga Campus

Southern Cross University

Room R1:30
R Block
Lismore Campus

University of New England

Building E16

University of Newcastle

Room 286
Level Two
SR Building

University of Sydney

Ground Floor
Storie Dixon building H10

Wollongong University

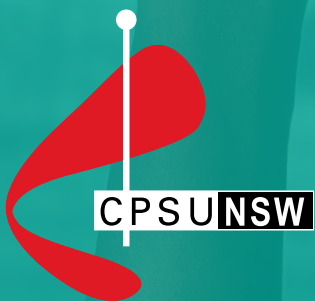
Level One
Building 11

CPSU NSW Head Office

160 Clarence Street
Sydney 2000



[illegible]



THE
PROFESSIONAL
STAFF UNION

160 Clarence Street Sydney 2000

www.cpsunsw.org.au

