

THE
DISABILITY
WORKERS' UNION

ABOUT
your
UNION

**DISABILITY
SECTOR WORKERS
JOIN
THE CPSU NSW**

✓ **STRONGER TOGETHER**

✓ **SOLIDARITY WITH YOUR COLLEAGUES**

✓ **A POWERFUL VOICE SPEAKING UP FOR YOU**

✓ **MEMBER DISCOUNTS**

✓ **ACCIDENT INSURANCE**

✓ **JOURNEY INSURANCE**

✓ **FREE LEGAL WILL**

✓ **PROVIDENT FUND**

✓ **AMBULANCE COVER**

✓ **FEES ARE 100% TAX DEDUCTIBLE**



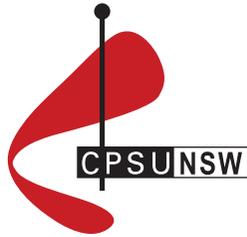
160 Clarence Street Sydney NSW 2000 GPO Box 3365 Sydney NSW 2001

☎ 1800 772 679

✉ cpsu.nsw@psa.asn.au

🌐 www.cpsunsw.org.au

📱 @cpsunsw



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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 PROVIDERS

- Achieve Australia
- Aruma
- Australian Unity
- Cerebral Palsy Alliance
- Hunter Ethical Disability
- Support Services
- Hunter Valley Disability Services
- Life Without Barriers
- Livebetter Community Services
- Mid North Coast
- Disability Services
- Northcott
- The Benevolent Society
- The Disability Trust
- Umbrella Disability Services



WELCOME TO THE CPSU NSW

As a long-time union member, as well as General 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 in the disability and home care sector are working with some of the most vulnerable people in NSW.

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, whatever issues they face at work.

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

Every pay rise and improvement in conditions disability and home care workers get is due to the work of their union.

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 our members.

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

The union is here for you through everything. Please don't hesitate to contact us if you've got any questions or concerns. We always put the interests of members first.

United we bargain, divided we beg.

Stewart Little

General Secretary
CPSU NSW



WE WORK FOR YOU

The CPSU NSW will always be by your side, fighting for you.

The CPSU NSW is the union for people like you: the workers in the state's disability and home care sector.

The work you do is vital for our state: helping among the most vulnerable people in NSW. As such, you deserve the best possible wages and conditions.

That is where your union comes in. The CPSU NSW pushes for better wages and conditions for its members all over our state. It fights against job cuts and outsourcing. Importantly, it fights for safer workplaces.

The louder our voice, the better the fight in us. It is easy for an employer to dismiss one worker's concerns. It is a lot harder when that worker is backed by an organisation with 40,000 members.

This is where you come in. A strong union needs a strong membership.

Sign up today and become part of the fight for a stronger union and a better workforce.

United we bargain, divided we beg.

Nicole Jess
President
CPSU NSW



WHAT IS THE CPSU NSW?

The Community and Public Sector Union (CPSU) NSW branch represents tens of thousands of workers across the state, including thousands of members in the disability sector.

We are one of Australia's largest unions with the resources to win better pay and conditions for our members.

The working lives of our members in the disability sector are unique in that the challenges they face daily are unlike those faced by any other worker.

Often, disability workers are isolated or work in small teams in group homes or at other locations. They need the support of a strong union.

The CPSU NSW has a great track record of fighting and winning for members.

The CPSU NSW is the federal arm of the Public Service Association of NSW (PSA) which represents tens of thousands of members working in all departments and agencies of the state government.

CPSU NSW members are also members of the PSA and entitled to all member-only services and benefits.

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, disability services, state-owned corporations and a number of private entities.





YOUR VOICE: DISABILITY SECTOR DELEGATES' COMMITTEE

The Disability Sector Delegates' Committee (DSDC) represents all CPSU NSW members working in the sector.

The DSDC is your voice. It advises the union's Central Council on the interests of members working in disability services throughout NSW.

The committee meets regularly to ensure the issues important to workers in the state's disability and home care sector are addressed by the union. The DSDC typically

discusses issues such as changes in the sector and enterprise bargaining as members come of the Copied State Award.

The committee meets regularly at the CPSU NSW head office, PSA House in Sydney. Members of the executive are voted in by you, the members.



ENTERPRISE BARGAINING: HOW YOUR UNION FIGHTS FOR YOU

Around the enterprise bargaining table, the CPSU NSW is on your side.

Your union bargains on your behalf when we negotiate your enterprise agreement with your employer. Enterprise agreements are collective agreements made between employers and employees. They govern your terms and conditions of employment, such as your wages and entitlements.

By law, enterprise agreements have to incorporate minimum standards, such as paid annual leave, parental leave and public holidays.

When it is time to negotiate your enterprise agreement, the CPSU NSW will take your side, issuing a log of claims on our members' behalf.

Once the new agreement has been finalised, it will be put to employees for a vote. If approved, this will be the basis of your relationship with your employer.

A strong union will have a better negotiating position at the bargaining table. This is why it is important that as many people in your organisation as possible join the CPSU NSW.

**YOUR UNION BARGAINS ON
YOUR BEHALF**



WHO IS WHO IN YOUR UNION

The CPSU NSW has many staff and delegates available 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.

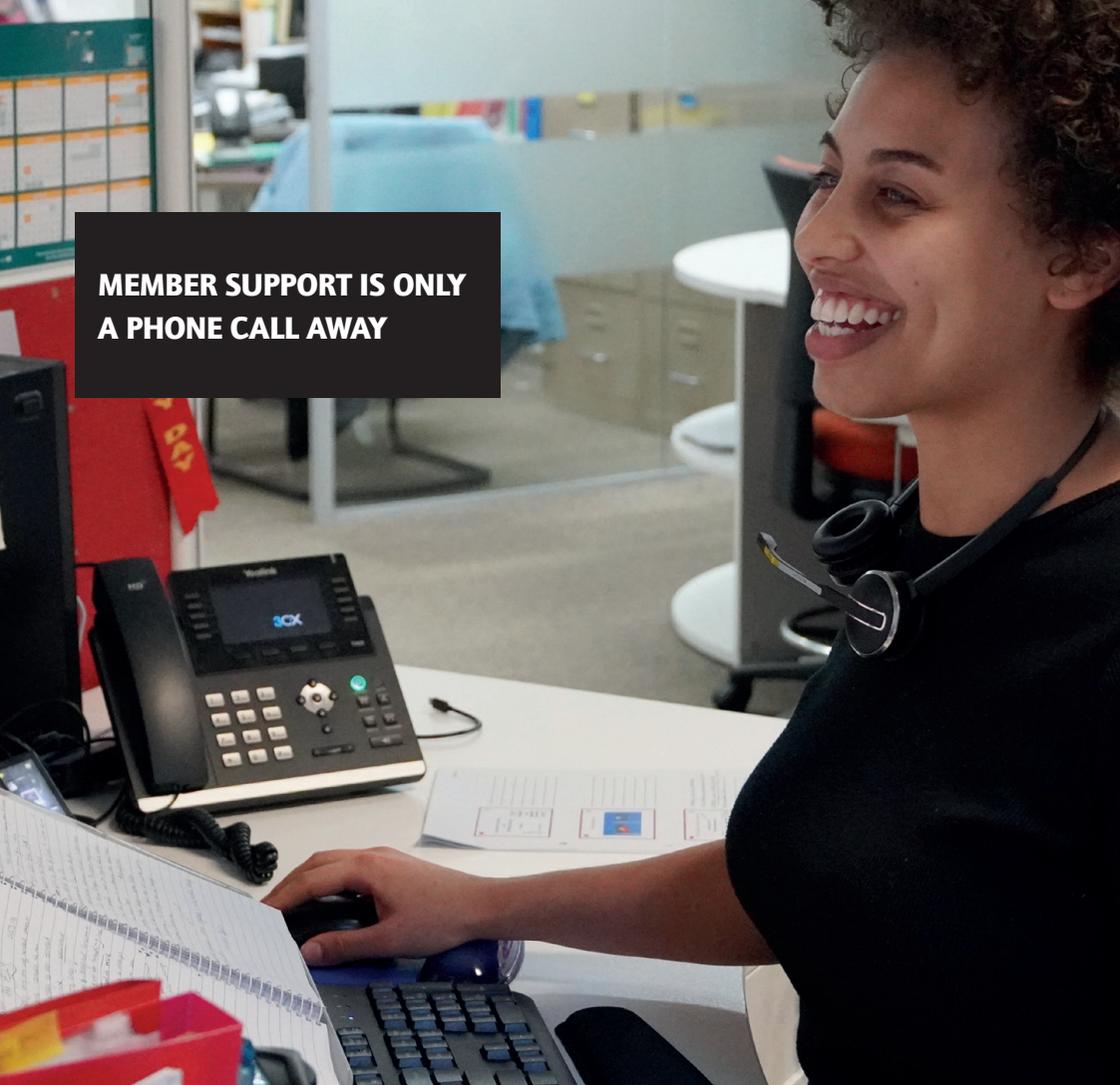
The Member Support Centre

The Member Support Centre (MSC) is only a phone call away. Staffed from 9am to 5pm 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 1800 772 679.

WANT TO DO MORE?

If you are interested in becoming a Delegate, contact your Organiser or the Member Support Centre on 1800 772 679.



**MEMBER SUPPORT IS ONLY
A PHONE CALL AWAY**

Industrial Officers

Industrial Officers have the industrial relations know-how to get results if you have a workplace issue. If you 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.

YOUR REPRESENTATIVES

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

Workplace Groups

The Workplace Group 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.

Disability Sector Delegates' Committee

The Disability Sector Delegates' Committee is the next step up the ladder. See page 8 for more details about the committee.

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.





**OUR MEMBERS
PERFORM VITAL
WORK FOR SOME
OF THE MOST
VULNERABLE
PEOPLE IN NSW**

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 members are to a successful, educated and safe state.

DISABILITY WORKERS

**WORTH
EVERY
CENT** 

CPSU NSW

Worth Every Cent

The Worth Every Cent campaign lets the NSW public know there are workers doing their utmost to give people with disability rewarding, enriched lives in safe, secure environments.

The CPSU NSW represents the skilled, compassionate workers in the state's disability services sector. NSW is the only state in Australia

without a government safety net for people with disability, something the CPSU NSW is campaigning to change.

Join Your Union

Unions win better pay and conditions for members. They bargain and enforce your entitlements at work

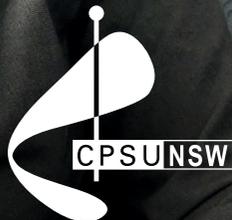
Unions fight for you to have secure ongoing employment. They are professional membership organisations providing advice and support to members.

The CPSU NSW is your union. By joining, you will have a voice and add to the strength and influence of the union in your workplace.

If there is an issue at work, don't face it alone; join your union on 1800 772 679.

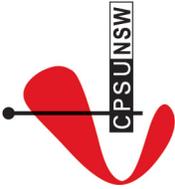
**JOIN
YOUR
UNION**

JOIN YOUR UNION



☎ 1800 772 679 🌐 www.cpsunsw.org.au ✉ cpsu.nsw@psa.asn.au      

Authorised by Stewart Little, General Secretary, Community and Public Sector Union (SPSF Group) NSW Branch, 160 Clarence Street Sydney NSW 2000



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: Yes No

Address (home):

STREET
SUBURB
POSTCODE
STATE

Address (postal):

POSTCODE

Phone:
MOBILE

ABOUT MY MEMBERSHIP:

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

- Gross annual salary Weekly fees from 1 July 2022
- Less than \$11,247 \$3.75
- \$11,247-\$44,986 \$7.28
- \$44,987-\$63,902 \$11.73
- More than \$63,902 \$15.25



Fees can also be paid quarterly or yearly by cheque/credit card/cash. Payment must accompany this form. An invoice will be sent when your next payment is due.

I would like more information about:

Training Becoming a delegate/workplace contact

Membership fees subject to change.

ABOUT MY PAYMENT: (SELECT ONE)

OPTION 1: Direct Debit Fortnightly 4 weekly

NAME ON ACCOUNT

FINANCIAL INSTITUTION

HOME WORK

Email:

PERSONAL WORK

Receive quarterly union magazine (Red Tape) via: Post Email

ABOUT MY WORK:

Employer name:

Job title:

Pay ID serial no:

Commencement date: Agency/Work unit:

Worksite address:

STREET STATE

SUBURB POSTCODE

Employment status: FULL-TIME PART-TIME

Employment type: PERMANENT/ ONGING TEMP/ CONTRACT CASUAL LABOUR HIRE

Are you a current Health & Safety Rep (HSR)? YES NO

B5B

ACCOUNT NUMBER

SIGNATURE

I hereby request the deduction from my account of my subscription to the PSA (User ID 040 173). I authorise the following:

- The PSA to verify the details of the above mentioned account with my financial institution. I request 2. My financial institution may release information allowing the PSA to verify the above mentioned account details. 3. My employer may release my bank account details to the PSA for the purpose of enabling me to establish a direct debit facility for the payment of my subscription. 4. I have read the Automatic Payment Service Agreement overlaid and agree with its terms and conditions.

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 Fees 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

RETURN YOUR FORM

AFTER COMPLETING YOUR FORM, YOU CAN:
Hand it to your organiser
SCAN AND EMAIL TO: memberships@psa.asn.au

YOU CAN POST IT TO:
Membership Section, PSA of NSW
GPO Box 3365 SYDNEY NSW 2001

I, the undersigned, hereby apply to be enrolled as a member of the Public Service Association and Professional Officers' Association Amalgamated Union of New South Wales (PSA) and the Community & Public Sector Union-SPE Group NSW Branch (CPSU NSW) in accordance with the Rules of both bodies, by which I agree to be bound, and I appoint the PSA and CPSU NSW as my bargaining agent. I agree that a copy of this form (whether as a scanned image, photocopy, facsimile or otherwise) may be used or dealt with as if it were the original. I have read and understood the information detailed overlaid relating to financial obligations and the circumstances and manner in which I may resign my membership.

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 its magazine, 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/CPSU NSW 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 (e.g. 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.

The CPSU NSW has Facebook, Twitter, YouTube, LinkedIn, TikTok and Instagram accounts. Updated regularly, these social media accounts celebrate the huge range of roles performed by our members throughout the state. They also keep you up to date with news and government announcements that affect the working lives of our members.

The CPSU NSW website is found at www.cpsunsw.org.au. Go there to find information on workplace news, agreements and conditions, training opportunities and more. You can check the site to see what benefits are available to you.

The website has all bulletins relating to your workplace, which are also emailed to you directly.

The PSA CPSU NSW releases



regular podcasts on issues affecting you and your workplace. You can listen to PSA CPSU NSW podcasts wherever you download podcasts.

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

Red Tape is now online at www.redtapemagazine.com.au.

OUR SOCIAL MEDIA ACCOUNTS



cpsunsw



psansw



psacpsunsw



psansw



psacpsunsw



psacpsunsw

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 2013.

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.



1800 772 679

✉ psa@psa.asn.au
✉ cpsu.nsw@psa.asn.au

🌐 www.psa.asn.au
🌐 www.cpsunsw.org.au

📘 [psansw](https://www.facebook.com/psansw)
📘 [cpsunsw](https://www.facebook.com/cpsunsw)



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 CPSU NSW thinks that is wrong, and until the law can be changed, will provide journey insurance coverage to all members. Any member injured travelling to or from work is covered. Vehicles are not covered.

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

All members and their families are eligible for discounted health insurance. Members are eligible for free ambulance coverage.



THE 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 financial member. Conditions apply.

To nominate beneficiaries, fill in the form to the left and return it to:

CPSU NSW
160 Clarence Street
Sydney NSW 2000

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.



PROVIDENT FUND

Once you have been a member of the PSA/CPSU NSW (SPSF Group) NSW Branch for three months, you will 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 still 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
1800 772 679  psa@psa.asn.au  www.psa.asn.au  [psansw](https://www.facebook.com/psansw)

Authorised by Stewart Little, General Secretary, Public Service Association of NSW, 160 Clarence Street Sydney NSW 2000

PSA PROVIDENT FUND

NOMINATION OF BENEFICIARIES

To the Trustees, PSA Provident Fund

Full Name:	
Address:	Postcode:
Department/Employer:	
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:
	Contact Number:
Address:	

In the event my dependant nominated as No.1 is ineligible 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:
	Contact Number:
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/CPSU (SPSF Group) NSW Branch members will be covered by the Provident Fund after three months' membership. 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 predeceases 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 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.

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 members to give you great benefits away from the workplace as well.

All members have access to substantial discounts through the Union Shopper program.

Union Shopper features great deals such as cheaper white goods from The Good Guys, insurance courtesy of Budget Direct and competitive 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.

CPSU NSW members receive discounts on deals on cars, wine, travel and a host of other services.

Members also receive discounts on loans and credit cards through Australian Mutual Bank.

Go to page 24 for just some of the companies that offer great deals for union members.

Members facing addiction issues can receive assistance through the CPSU NSW's relationship with Foundation House.

Expectant and new parents in the CPSU NSW can receive support for emotional wellbeing through the Gidget Foundation.





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.

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 \$695 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.

SEE FOR YOURSELF: JOIN THE CPSU NSW AND SAVE



PRODUCT/SERVICE	SANJAY Not in the union	LILLY Member	WEEKLY SAVING	YEARLY SAVING
Food/Groceries	\$225	\$216	\$9	\$468
Petrol/Diesel	\$80	\$76	\$4	\$208
Alcohol	\$40	\$38	\$2	\$104
Power Bills	\$50	\$47	\$3	\$156
Clothing/Footwear	\$50	\$48	\$2	\$104
Misc goods	\$170	\$162	\$8	\$416
Health/Medical	\$80	\$76	\$4	\$208
TOTAL SPEND & SAVINGS	\$695	\$663	\$32	\$1,664

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.

MEMBER BENEFITS

Just some of the companies offering discounts for CPSU NSW members through our own discounts and Union Shopper programs.

Go to www.cpsunsw.org.au/member-services/member-benefits to start saving.



DISCOUNTS

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EBGAMES™

THE GOOD GUYS™

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THEME PARKS (GOLD COAST)

Amart Furniture

NEW CAR BUYING SERVICE

CITIZEN

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AUSTRALIAN MUTUAL BANK

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.



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