

2. Transaction cut-off dates

For transactions to be reflected within the 2014/2015 year end statements, they must be valid and placed before the cut-off times shown in the table below. The cut-off times are Australian Eastern Standard Time (AEST) and will therefore need to be adjusted if you are operating in a different time zone.

If the actions shown below are not undertaken by the cut-off date and time shown, they will not be reflected within the 2014/2015 year end reporting.

Hint: Visit wrapinfo.com.au/eofy/calendar to save transaction cut-off reminders directly into outlook and lotus notes to ensure a smooth Wrap Year End. Print out the calendar view of transactions on the last page of this document.

Important

If making a contribution or rollover which includes managed fund and listed security transfers then all required documentation will need to be received prior to 2 June 2015 for the entire contribution or rollover to be recorded within the 2014/2015 Financial Year.

Transaction View Table

TRANSACTION	ACTION REQUIRED	CUT-OFF TIME AND DATE ¹
Cheque deposits	Received by us in Adelaide via Australia Post.	Tuesday 30 June by 5.00pm (AEST)
Automatic Cash Account deposit (one off direct debit)	Cash deposits submitted via the DeskTop from a client's linked bank account.	Tuesday 30 June by 3.00pm (AEST)
Manual Cash Account deposit (Direct Debit via Application Form or Direct Debit Request Form)	All completed documentation received.	Monday 29 June by 5.00pm (AEST)
Additional deposits into the Cash Account using BPAY ^{®2}	Payment submitted from client's bank account. Check with issuing bank for details on lead and cut-off times as it may take several days for payment to reach us.	Thursday 25 June by 5.00pm (AEST) subject to issuing bank's processing time. We must receive the payment by 5.00pm (AEST), Tuesday 30 June.
Additional deposits into the Cash Account via Electronic Funds Transfer (EFT)	Payment submitted from clients bank account using EFT into the Cash Account. Check with issuing bank for details on lead and cut-off times as it may take several days for payment to reach us.	Monday 29 June by 5.00pm (AEST) subject to issuing bank's processing time. We must receive the payment by 5.00pm (AEST), Tuesday 30 June.
Additional deposits into the Cash Account via Westpac Branch	Cheque Deposits made and deposited via a Westpac Branch.	Cheques need to be received by Tuesday 30 June by 5.00pm (AEST).
Managed fund transactions (Geared Wrap clients)	Trades submitted via the DeskTop.	Tuesday 23 June by 5.00pm (AEST) if the trade uses funds from the client's Margin Loan. Wednesday 24 June by 5.00pm (AEST) if there are sufficient funds in the client's Cash Account.
Managed fund transaction (Excluding Geared Wrap clients)	Trades submitted via the DeskTop.	Monday 29 June by MIDNIGHT (AEST)

1. The cut-off dates shown above state the date all correct and complete applications and transaction requests must be received by Wrap Services in order to be included in the reporting for the 2014/2015 financial year. This includes the receipt of monies where relevant.

2. BPAY[®] is registered to BPAY[®] Pty Limited ABN 69 079 137 518. Applications by BPAY[®] will generally not be processed until the next business day following the BPAY[®] transaction request, provided that the request is made before your bank's cut-off time. Your bank can provide detailed terms and conditions in relation to BPAY[®] for you.

TRANSACTION	ACTION REQUIRED	CUT-OFF TIME AND DATE ¹
Term Deposit transactions	Trades submitted via the DeskTop.	Standard weekly lodgement process applies
Listed security transactions	Trades submitted and confirmed on the market via the DeskTop or external broker.	Tuesday 30 June by 4.00pm (AEST) Close of ASX trading
Transfers to Pension Plan or Non – Commutable Pension Plan with the first payment due this FY ⁶	Receipt of full and valid instructions by SuperWrap.	Monday 8 June by 5.00pm (AEST) Excludes all illiquid or suspended funds ³
Transfers to Pension Plan or Non-Commutable Pension Plan with first payment due next FY ^{4,6}	Receipt of full and valid instructions by SuperWrap	Monday 15 June by 5.00pm (AEST) Excludes all illiquid or suspended funds ³
New Wrap and SuperWrap applications ^{4,6}	All completed documentation received. If payment is by BPAY [®] – Check with issuing bank for details on lead and cut-off times as it may take several days for payment to reach us.	Thursday 25 June by 5.00pm (AEST) if payment is by BPAY ^{®2} . (subject to issuing bank's processing time). We must receive the payment by Monday 29 June, 5.00pm (AEST) Friday 26 June by 5.00pm (AEST) if payment is by Direct Debit. Monday 29 June by 5.00pm (AEST) if payment is by cheque.
Geared Wrap applications ^{4,6}	All completed documentation received.	For companies and individuals Monday 22 June by 5.00pm (AEST)
Margin Loan repayments and interest prepayments	Payments made from Wrap Cash Account.	Wednesday 24 June by 5.00pm (AEST)
Managed fund transfers ^{2,5}	All completed documentation received.	Tuesday 2 June by 5.00pm (AEST) Excludes all illiquid or suspended funds ³ .
Listed security transfers ⁵	All completed documentation received.	Thursday 11 June by 5.00pm (AEST)
Overseas super/pension transfer via EFT or cheque	Assuming all completed documentation received.	Tuesday 30 June by 5.00pm (AEST)

Important information for SuperWrap clients claiming a tax deduction

Some of your clients may be eligible to claim a tax deduction for personal contributions made to SuperWrap.

Generally, to claim a tax deduction for personal contributions made during the 2014/2015 financial year, a valid personal tax deduction notice must be completed and provided to us by the earlier of:

- ▶ the day your client lodges their income tax return for the 2014/2015 financial year, and
- ▶ 30 June 2016.

Particular care should be taken when making withdrawals and commencing an income stream with superannuation monies as this will impact your client's ability to claim a tax deduction on their personal contributions. Details on all the limitations that apply and other important information on claiming a tax deduction can be found [here](#).

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3. For a list of suspended funds visit the DeskTop at Products & Research >> News in brief >> Suspended Funds updates and information >> Summary chart.
4. If this application includes listed security or managed fund transfers please refer to the relevant cut-off for listed security or managed fund transfers.
5. If making a contribution or rollover which includes managed fund and listed security transfers then all required documentation will need to be received prior to 2 June 2015 for the entire contribution or rollover to be recorded within the 2014/2015 Financial Year.
6. Any FOFA grandfathering provisions applicable to the existing conflicted remuneration payment arrangements within the relevant platforms will only apply to applications processed prior to 1 July 2014.