



Pricing Structure of SCH Online

There are two components to the fees you may be charged each time you make a payment through SCH-Online:

1. A **transaction fee*** of \$2.95*; and
2. A **choice employee contribution fee** of \$0.65*. This fee is for each employee contribution payable to a fund other than **NESS Super**.

**Fees are inclusive of GST*

The pricing structure is subject to the following exemptions which may reduce the applicable charges:

1. No **choice employee contribution fees** are applicable when contributing for less than 20 employees; and
2. There is no per employee fee for contributions going to **NESS Super**.

Charges will be added to the contribution total and must be paid with the contribution amount. If the charge is not paid with the contribution amount, the entire payment will remain unallocated as "short paid" for a period of 10 days, before being refunded back to you (unless full payment to cover the total is received).

The examples below will help you understand the fees you may be charged.

Please note: As of 1 January 2016, NESS Super will be paying the applicable SCH Online (clearing house) fees, on behalf of participating employers.**

Example:

Contributions to NESS Super: \$1,500
 Contributions to Choice Funds: \$1,000
 Total Contributions Payable: \$2,500

Contribution File Charge: \$2.95 inc GST (Paid by NESS Super from 1 January 2016)
 Member Charge: \$6.50 inc GST (Paid by NESS Super from 1 January 2016)
 (First 20 members are free, \$0.65 p/member for remaining 10 members).

Total Fees Payable: \$9.45
 Total Amount Payable: \$2,509.45 (\$9.45 paid by NESS Super from 1 January 2016)

Scenario	NESS Super Members	Choice of Fund Members	Costs	Paid by NESS Super from 1 January 2016**
< 20 Members	Yes	No	\$2.95	Yes
< 20 Members	Yes	Yes	\$2.95	Yes
> 20 Members	Yes	No	\$2.95	Yes
> 20 Members	Yes	Yes	\$2.95 + \$0.65 per choice member over 20 total employees	Yes

****NESS Super reserves the right to vary or remove the payment of applicable SCH Online (clearing house) fees, should circumstances change in the future.**