



MLC MasterKey

It's easy to contribute

With us, it's easy to invest simply and conveniently. Choose from one of these five easy options to make additional contributions.

Payment options

1. BPAY®

To make additional payments via BPAY, the BPAY Biller Code for the account needs to be entered. These codes are:

	Telephone & Internet Banking BPAY®
	Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account. More info: www.bpay.com.au

Account	Biller code
MLC MasterKey Super Fundamentals and MLC MasterKey Super	919688
MLC MasterKey Business Super and MLC MasterKey Personal Super	919688
MLC MasterKey Superannuation (Gold Star and Five Star)	72785 ¹
	72793 ²
	81463 ³
	81497 ⁴
MLC MasterKey Investment Service Fundamentals and MLC MasterKey Investment Service	120394
MLC MasterKey Unit Trust	85522

- ¹ Mandated (Super Guarantee).
- ² For Personal (including intent to claim a tax deduction) contributions.
- ³ For Salary Sacrifice contributions.
- ⁴ For Spouse contributions.

When making any BPAY contributions you also need to include the **Customer Reference Number**.

For MLC MasterKey Super Fundamentals, MLC MasterKey Super, MLC MasterKey Business Super, MLC MasterKey Personal Super, the Customer Reference Number is different depending on the contribution you're making.

For MLC MasterKey Superannuation (Gold Star and Five Star), the Customer Reference Number is the same no matter what contribution you're making.

For MLC MasterKey Investment Service Fundamentals, MLC MasterKey Investment Service and MLC MasterKey Unit Trust accounts, the Customer Reference Number is your eight digit account number followed by the contribution code (see below) to specify how your deposit should be invested.

Contribution type	Contribution code
MLC MasterKey Investment Service Fundamentals, MLC MasterKey Investment Service and MLC MasterKey Unit Trust	
Proportionally across current investments	00
As per a pre-nominated investment strategy	01
Into the MLC Cash Fund only (not available for MLC MasterKey Unit Trust investors who were previously in the National Investment Trusts)	02

* Registered to BPAY Pty Ltd ABN 69 079 137 518

Your **Customer Reference Number** can be found:

- by logging into mlc.com.au, selecting your account, clicking on Account details then BPAY details
- on your last account statement, or
- by calling us on **132 652**.

For example, if you're depositing into the MLC Cash Fund only and your Customer Reference Number is 11223344, then the Customer Reference Number would be entered as 1122334402.



2. Electronic Funds Transfer (EFT)

To make additional payments via EFT, you'll need the following:

1. your seven or eight digit account number (prefix with zeros if required), and
2. our BSB number (see below)
 - 082-382 for Mandated (Super Guarantee)
 - 082-396 for Personal (including intent to claim a tax deduction).

Additional payments via EFT are not available for MLC MasterKey Investment Service Fundamentals, MLC MasterKey Investment Service, MLC MasterKey Unit Trust accounts and MLC MasterKey Business Super accounts.

3. Direct debit

To make additional payments via direct debit, you can:

- login to **mlc.com.au**, select your account, select Transact, then select Additional Investment, or
- complete an **Additional and regular investments** form available on **mlc.com.au**

Completed forms can be sent to:

MLC
PO Box 200
North Sydney NSW 2059

4. Credit Card payments

To make additional payments via Credit Card, you can:

- login to **mlc.com.au**, select your account, select Transact, then select Additional Investment
- call us on **132 652**, or
- complete an **Additional and regular investments** form available on **mlc.com.au**

Completed forms should be sent to:

MLC
PO Box 200
North Sydney NSW 2059

5. Cheque

Cheques need to be made payable to:

- **MLC** for MLC MasterKey Super Fundamentals, MLC MasterKey Super, MLC MasterKey Business Super, MLC MasterKey Personal Super and MLC MasterKey Superannuation (Gold Star and Five Star)
- **MLC Investments Service Trust account** for MLC MasterKey Investment Service Fundamentals, MLC MasterKey Investment Service and MLC MasterKey Unit Trust

In addition, an **Additional and regular investments** form needs to be completed. This can be downloaded from **mlc.com.au**

Cheques and completed forms should be sent to:

MLC
PO Box 200
North Sydney NSW 2059

Note:

All deposits received will be allocated as per your investment strategy, unless specified otherwise.

Incomplete or inaccurate information may lead to delays in allocating your deposit to your account.

Any questions?

For more information please visit mlc.com.au/super

Trustee
NULIS Nominees (Australia) Limited
ABN 80 008 515 633 AFSL 236465

Fund
MLC Super Fund
ABN 70 732 426 024

The Trustee of the Fund is part of the National Australia Bank Limited (NAB) group of companies (NAB group). Your insurance is not a liability of, and is not guaranteed by, NAB.