

ABOUT
your
UNION



OSARA
HEAL+H

Brought to you by:



Supporting Our Community Impacted By Cancer



PSA has partnered with Osara Health to offer **support and behaviour change programs for members impacted by cancer.**

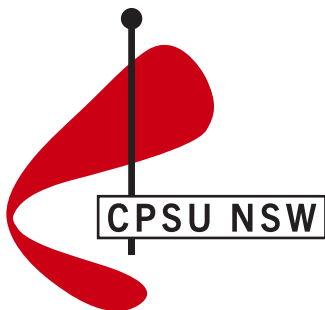
Osara Health are experts who will empower you toward better behaviour changes. How Osara can support you:

- Programs for those with a cancer diagnosis or caregivers to a loved one.
- Free and confidential access for members and their immediate family.
- Access to a dedicated Health Coach to support you.
- Educational modules around living with cancer.

Scan the QR code to learn more or enrol in a program today.



Brian's Story
Cancer Caregivers
by OSARA HEAL+H



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WHAT IS A UNION?

Without unions, no-one would be fighting for workers' rights.

Unions work for their members on all aspects of their employment. This includes:

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

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 the CPSU NSW, you will have a voice and add to the collective strength of your fellow workers when the union negotiates with your employer.



WHAT UNIONS HAVE ACHIEVED

Below are just some of the benefits won for you by unions.

- Annual pay rises
- Long service leave
- Paid public holidays
- Parental leave
- Permanent part-time work and other flexible work arrangements
- Annual leave and leave loading
- Improved health and safety
- Domestic violence leave
- Breastfeeding facilities and paid lactation breaks
- Compensation and rehabilitation for work injuries
- Superannuation
- Pay equity principles
- Fair treatment in dismissal and retrenchment situations
- Minimum award conditions for all workers
- Protection against discrimination, harassment and victimisation.

COLLECTIVE POWER

A powerful union is one in which members recognise that they, a collective group, are the union's real source of strength.

The CPSU NSW has a proud history and you stand on the shoulders of more than 40,000 members who know we are stronger together. The union is always there for its members.



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 are found all over NSW, performing vital roles that keep our state 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 budgets, outsourcing and other attacks on workers' rights and conditions.

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

Every pay rise and improvement in conditions our members get is due to the work of the union and its Delegates.

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

United we bargain, divided we beg.

Stewart Little

General Secretary
CPSU NSW



WE WORK FOR YOU

All my career, I have worked for the people of NSW. Like you, I go to work to make our state that much better.

However, the workers who look after the state need someone to look out for them. And that is where the CPSU NSW comes in.

The CPSU NSW is the union for people like you: the Professional Staff in our universities and TAFE, the Disability Support Workers, the people in vital organisations such as Forestry, WaterNSW and the power companies. We are there for staff in private prisons, state-owned corporations and entities that were once in public hands.

The CPSU NSW pushes for better wages and conditions for its members. 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 representing more than 40,000 people.

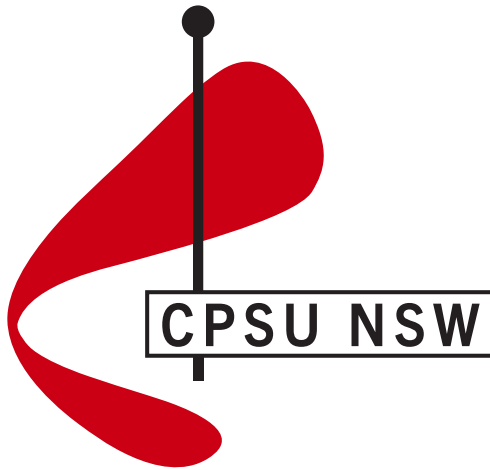
This is where you come in. A strong union needs a strong membership.

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 represents thousands of workers throughout the state.

The CPSU NSW has been representing members in sectors such as universities, TAFE, disability services and state-owned and private companies for many years. The union has a great track record of fighting and winning for members, whether it's during Enterprise Bargaining, negotiating restructures, redeployments,

reclassifications or representing individual members when they have an issue at work where they need advice and support.

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 of the State Government.

As a CPSU NSW member, you are automatically enrolled as a member 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. This meant 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 throughout the state.





Around the Enterprise Bargaining table, the CPSU NSW is on your side.

The union bargains on members' behalf when it negotiates enterprise agreements with employers.

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 employees' 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 everyone in your workplace joins the CPSU NSW.



WHO IS WHO IN YOUR UNION

The CPSU NSW has many 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 to grow the union and make us stronger. We can't emphasise this enough: more members mean 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.

Member Support Centre

The CPSU NSW Member Support Centre (MSC) is only a phone call away. Staffed from 9:00am to 5:00pm 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.



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, enterprise agreements 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 will take up your case.

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 1800 772 679.



Just
1%

Milking
Taxpayers'
Cash

MTC
Show Some
RESPECT

M T C

MILKING

TAXPAYERS

CASH

KEY TO SUCCESS: THE CPSU NSW AND PRIVATE PRISONS

Prison Officers protect the state. They deserve better pay and safer conditions.

Staff at Clarence and Parklea Correctional Centres, the two privately run gaols in NSW, are represented by the CPSU NSW.

After years of campaigning by our union, Parklea will be returned to state control in NSW in 2026, leaving Clarence the state's only private gaol.

Officers and other staff in privately run prisons face many of the same issues as their counterparts working in government-run facilities, such as the threat of violence in the workplace, inmate-staff ratios, mental health issues and proper workers' compensation coverage.

However, the CPSU NSW knows there are issues unique to staff in privately run correctional centres. There are often more inmates per staff member

and operational information is often hidden behind frustrating commercial-in-confidence rules. Wages are lower. It can also be harder for staff to climb the career ladder when working for a company running only one or a small number of facilities.

With its state counterpart the PSA representing Prison Officers in the public system, the CPSU NSW knows gaols and the challenges presented to people working in them. The CPSU NSW is fighting to improve staff-inmate ratios at Clarence and to win better conditions and improve transparency in decision-making.

Prison Officers in private gaols are also covered by the union's Justice Legal Fund, which covers members' legal bills that may eventuate from their employment.

For peace of mind, Prison Officers should join the CPSU NSW.



UNIVERSITIES: OUR UNION ON CAMPUS

The CPSU NSW is the only union solely representing 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.

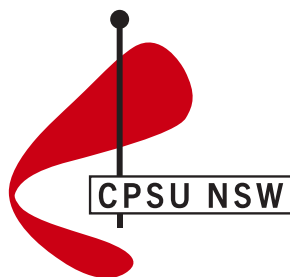
Many of the employment conditions, unique to Professional Staff in the higher education sector, have been won thanks to hard work by the CPSU NSW. Our members' benefits, such as more generous leave provisions, were not granted out of employers' sense of altruism, but because members fought hard for them.

Each university in the state has its own Branch Committee with local Delegates elected to support and represent the interests of members.

The CPSU NSW supports Branch Committee Delegates to effectively ensure negotiations are done by Professional Staff for Professional Staff.

CPSU NSW MEMBERS ARE FOUND AT THE FOLLOWING LOCATIONS

- Australian Catholic University
- Charles Sturt University
- Macquarie University
- Southern Cross University
- Universities Admissions Centre
- 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



THE
**PROFESSIONAL
STAFF UNION**





CARING ROLES: THE CPSU NSW AND THE DISABILITY SECTOR

The PSA and CPSU NSW have always represented employees in the NSW disability and home care sector.

NSW is the only state in Australia without any state-run disability and home care services, with the previous Coalition Government commencing its complete withdrawal from the sector in 2016.

CPSU NSW Disability Services members work in a variety of positions, from support to clinical roles in the sector. As the Awards they once worked on expired, most moved to either the Social, Community, Home Care and Disability Services Industry Award or Enterprise Agreements.

As such the CPSU NSW continues to bargain to preserve and improve wages and conditions. With many providers looking to make savings on their costs, it is vital employees have a strong union on their side to protect wages and conditions.

Disability workers perform vital jobs, and the CPSU NSW is there to support them.

CPSU NSW MEMBERS ARE FOUND AT THE FOLLOWING PROVIDERS

Ability Options
Achieve Australia
Aruma
Australian Unity
Avina
Cerebral Palsy Alliance
ConnectAbility
Finding Yellow
Life Without Barriers
LiveBetter
Northcott
Scope
The Disability Trust



THE
DISABILITY
WORKERS' UNION



ON VOCATION: TAFE AND THE CPSU NSW

The TAFE system is the biggest vocational education provider in NSW. With state and federal governments committed to vocational training, the CPSU NSW will be working closely with both to improve the TAFE system.

CPSU NSW members include all support, administrative and related employees, other than teachers, in the state's TAFE system. You will find CPSU NSW members in libraries, laboratories, computer labs and everywhere else in the state's TAFE campuses. Without them, the system would grind to a halt.

CPSU NSW members fought to stop the outsourcing of key roles in TAFE, fought to keep regional campuses in operation and have battled against

the push by government towards private vocational providers.

A big issue facing members in TAFE is the long-term use of casual employees, some of whom have worked in insecure roles for more than 10 years. The CPSU NSW has won full-time status, with the improved employment conditions that brings, for countless workers in TAFE.

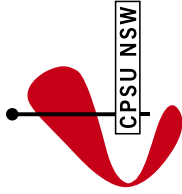
The CPSU NSW is fighting not only for TAFE members, but the vocational training system itself. The more members the union has, the louder its voice.

NSW needs TAFE and TAFE workers need the CPSU NSW.



1800 772 679 www.cpsunsw.org.au cpsu.nsw@psa.asn.au [f](#) [@](#) [in](#) [v](#) [d](#)

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

ABN 83 717 214 309

JOINED BY:

ABOUT ME:

Title:

M

F

X

First name:

Surname:

Preferred name:

D.O.B:

Aboriginal or Torres Strait Islander:

Yes

No

Home address:

STREET

STATE

SUBURB

POSTCODE

Postal address (if different from above):

POSTCODE

Phone:

MOBILE

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 4 August 2025

☐

Less than \$12,529

\$3.88

☐

\$12,529 - \$50,116

\$7.53

☐

\$50,117 - \$71,188

\$12.14

☐

More than \$71,189

\$15.78



I would like more information about:

Training

☐

Becoming a delegate/workplace contact

☐

Are you a current Health & Safety Rep (HSR)?

YES

☐

NO

☐

ABOUT MY PAYMENT: (SELECT ONE)

OPTION 1: Direct Debit

Fortnightly

☐

4 weekly

☐

NAME ON ACCOUNT

FINANCIAL INSTITUTION

BSB

ACCOUNT NUMBER

Membership fees subject to change.

HOME	<input type="text"/>	WORK	<input type="text"/>
<p>Email: Please tick box next to preferred email</p> <p>PERSONAL <input type="checkbox"/> WORK <input type="checkbox"/></p>			
<p>Receive quarterly union magazine (<i>Red Tape</i>) via: Post <input type="checkbox"/> Email <input type="checkbox"/></p>			

ABOUT MY WORK:

Employer name:

Occupation:

Pay ID serial no:

Commencement date:

Agency/Work unit:

Worksite address:

STREET

SUBURB

STATE

POSTCODE

Employment status:

FULL-TIME

PART-TIME

Employment type:

PERMANENT/ ONGING


TEMP/ CONTRACT

Labour Hire

Casual

Salary:

SIGNATURE



I hereby request the deduction from my subscription to the PSA (User 448041) I authorise the following:

1. The PSA may verify the details of the above mentioned account with my financial institution if required. 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 overleaf 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. Dues are processed monthly on the anniversary date of your joining.

DECLARATION: (T&C)

SIGNATURE

DATE

AFTER COMPLETING YOUR FORM, YOU CAN:

Hand it to your organiser

SCAN AND EMAIL TO:
membership@psa.asn.au

RETURN YOUR FORM

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 into one entity, the Public Service Association and Professional Officers' Association (PSA and CPRO) NSW, as a permanent or casual employee of the public sector, by which I agree to be bound, and I warrant the PSA and CPRO NSW are bona fide agents, representatives and authorised signatories 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 overhead 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.
- » The PSA will only use this authority to debit/charge regular fees. If you miss a payment using Direct Debit, it will be picked up in the following period i.e. two instalments will be taken out. If any Credit Card charges are rejected we will retry in 7 days then 14 days if not successful.
- » The PSA will notify any changes to your union fees in writing.
- » Resignation from the PSA must be notified according to the section How to resign from the PSA 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 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.
- » PSA conducts its payments and secure in-person payment transactions through FatZebra (the "Payment Gateway") and may elect to use any other Payment Gateway from time to time in its absolute discretion. Payments made through the Payment Gateway are subject to the Payment Gateway's own terms and conditions and privacy policy in addition to these PSA Terms and Conditions. For more information about the current Payment Gateway, see the FatZebra website (www.fatzebra.com)

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". Refunds will not be made for late notifications.

HOW TO RESIGN FROM THE PSA 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.
- » 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





THE CPSU NSW AND PRIVATE ENTITIES

CPSU NSW members work in a number of organisations that were once part of the public sector or provide a public service.

Often workers at these workplaces were previously represented by the PSA, the state arm of the CPSU NSW.

Members in private entities face the same issues as private-industry workers throughout the Australian labour market, including increasing casualisation, low wage growth and cuts to job numbers.

These challenges make union membership vital in these areas.

CPSU NSW MEMBERS ARE FOUND AT THE FOLLOWING EMPLOYERS

Aware Super
Land Registry Services
Mercer
Murray Irrigation
Museum of Contemporary Art
Murrumbidgee Irrigation
NSW Aboriginal Land Council
Serco

MATTERS OF STATE: CPSU NSW MEMBERS IN STATE-OWNED CORPORATIONS

CPSU NSW members work in a number of specific companies set up under the State Owned Corporations Act.

A state-owned corporation is created by the NSW Government with two or more Government Ministers as the shareholders.

Governments often own or run state-owned corporations in specific industries where the regulatory burden is prohibitive for private companies or where it is not practical for genuine competition. State-owned corporations also operate where an industry is related to critical infrastructure.

While these organisations are owned by the state, they are not governed by the same industrial relations regimes as the NSW public sector. A state-owned corporation is also required to operate as a successful business and to maximise its value.

More ominously, it is also able to be privatised a lot easier than a traditional Government

Department. Because a state-owned corporation is constituted by shareholders, the Government can simply sell some or all of the shares rather than getting parliamentary approval to put them to market. However, the CPSU NSW will be holding the new State Government to its pre-election commitment to oppose any privatisations.

CPSU NSW MEMBERS ARE FOUND WORKING FOR

AGL Macquarie
Ausgrid
Australian Health Practitioner
Regulation Agency
Coal Services
Delta
Energy Australia
Eraring
Forestry Corp
Landcom
National Heavy Vehicle Regulator
Office of the National
Rail Safety Regulator
Transgrid
WaterNSW



KEEP IN TOUCH

The CPSU NSW wants to keep you in the picture.

The CPSU NSW has Facebook, 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.

Communication goes two ways, and our social media also gives you the chance to have your say about industrial relations in Australia, or you could simply post a pic of you and your colleagues in the workplace.

The CPSU NSW website at **www.cpsunsw.org.au** is where you'll 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 CPSU NSW releases regular podcasts on issues affecting you and your workplace. You can download PSA CPSU NSW podcasts where you listen to such services.

Four times a year members receive *Red Tape*, the union's magazine. Each issue is packed with news and features relating to members. *Red Tape* is also available online at **www.redtapemagazine.com.au**.

OUR SOCIAL MEDIA ACCOUNTS



cpsunsw



psacpsunsw



psansw



psanswtv



psansw



MEMBER BENEFITS

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 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.

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

CPSU NSW members receive free personal and accident insurance through their union. The personal insurance can be extended to family for a small fee. They also receive journey insurance protection for travelling to and from work, which pays up to 80 per cent of your salary for two years.

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



MAKING YOUR MEMBERSHIP PAY

CPSU NSW membership costs between \$3.88 and \$15.78 per week, depending on how much you earn. Union fees are 100 per cent tax deductible, which means CPSU NSW 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 CPSU NSW 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 each earn just over \$72,000 a year. Sanjay is not a CPSU NSW member but Lilly joined recently. She pays \$15.78 a week to be a CPSU NSW member and will claim this as a deduction on her annual tax return.

Both Sanjay and Lilly spend about \$860 a week on household goods and services, including groceries, alcohol, petrol, insurance, clothing, health and household bills.

The cost of Lilly's CPSU NSW membership fee is totally offset as she and her family save more than \$40 a week using the CPSU NSW's member benefits.

SEE FOR YOURSELF: JOIN THE PSA AND SAVE



PRODUCT/SERVICE	SANJAY Not in the union	LILLY Member	WEEKLY SAVING	YEARLY SAVING
Food/Groceries	\$275	\$264	\$11	\$572
Petrol/Diesel	\$80	\$76	\$4	\$208
Alcohol	\$55	\$52	\$3	\$156
Power Bills	\$55	\$51	\$4	\$208
Clothing/Footwear	\$75	\$71	\$4	\$208
Misc goods	\$220	\$210	\$10	\$520
Health/Medical	\$100	\$95	\$5	\$260
TOTAL SPEND & SAVINGS	\$860	\$819	\$41	\$2,132

The figures used here are based on information about Australian household weekly spend from www.finder.com.au/australian-household-spending-statistics (adjusted for September 2025). The savings are an example of what a member could save if they use member benefits discounts to reduce their weekly spend.

MEMBER BENEFITS

Just some of the companies offering discounts for PSA members through our own discounts and the Union Shopper program.

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



DISCOUNTS





PSA CPSU NSW HAS YOU COVERED!

As part of your membership, the PSA CPSU NSW took out a journey insurance policy in 2013 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/psa-journey-insurance or www.cpsunsw.org.au/psa-journey-insurance



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: psa.asn.au/psa-journey-insurance



1800 772 679

✉ psa@psa.asn.au

✉ cpsu.nsw@psa.asn.au

🌐 www.psa.asn.au

🌐 www.cpsunsw.org.au

📱 [psansw](#)

📱 [cpsunsw](#)



FAMILY COVER INSURANCE PLAN



APPLICATION FORM

As a PSA CPSU NSW member, you automatically have personal cover which is included in your membership fee.

This form is to be completed only if you wish to take up additional family coverage.

The additional annual cost for the Family Extension Cover is **\$11.00** (including Stamp Duty & GST). This cost is fixed regardless of the number of insured persons.

Coverage under this policy runs from 1 January each year for 12 months.

5. To ensure continuity of coverage, your policy will be automatically renewed at the end of January every

☐ Add to my regular pay method
(for existing Direct Debit/Credit Card paying members only)

or
☐ If you pay membership fees via **Payroll Deductions** you can elect either Direct Debit or Credit Card for the yearly \$11.00 fee.

YOUR DETAILS

PSA CPSU NSW
member number (if known):

Surname:

Given names:

Address:

Suburb:

State:

Postcode:

Phone number:

Email:

Date of birth:

DIRECT DEBIT

BSB

ACCOUNT NUMBER

NAME ON ACCOUNT

FINANCIAL INSTITUTION/BRANCH ADDRESS

CREDIT CARD

☐ Visa

☐ Mastercard

CARD NUMBER

EXPIRY DATE:

PLEASE NOTE: Your family coverage expires 1 January at 4:00pm every year. Due to holiday season, cover will be extended automatically to 31 January each year. You will receive a reminder in December each year with an OPT OUT option. Should your payment not be successful by 31 January your cover will cease. Cover can be reinstated by payment at **\$11.00** and will recommence from the date of payment.

Please email completed form to:
familyinsurance@psa.asn.au

Important Information

1. The Family Accident Insurance Policy is arranged by: WageCover, a division of Aviso Broking Pty Ltd ABN 44 010 468 818 AFSL 239041 and is issued by: Dual Australia ABN 16 107 553 257 AFSL 280193
2. I have read the Product Disclosure Statement & Policy Wording pertaining to the above product/s and understand my duty of disclosure. To view the Product Disclosure Statement & Policy Wording please consult the PSA or CPSU NSW website (www.psa.asn.au or www.cpsunsw.org.au) or email admin@wagecover.com.au
3. By signing this application form I consent to the use of my personal information as disclosed by Dual in the Product Disclosure Statement
4. I understand and accept that coverage will immediately cease if I cease to be a financial member of the Public Service Association of NSW

SIGNATURE:

DATE:

CONTINUED OVERLEAF



FREQUENTLY ASKED QUESTIONS

Where do I send my application form?

You should send your completed form to the PSA CPSU NSW at the address provided below:

Public Service Association of NSW
familyinsurance@psa.asn.au

Where can I obtain a copy of the Policy Wording?

The Policy Wording is available on the PSA and CPSU NSW websites www.psa.asn.au and www.cpsunsw.org.au

You can also request a copy from WageCover Insurance Brokers by email: admin@wagecover.com.au and have the wording emailed or posted to you.

What does the policy cover?

You should refer to the Policy Schedule, Product Disclosure Statement and Policy Wording for full details of coverage. However, in brief, the policy covers insured persons for permanent disability or death as a result of an accident. It does not cover sickness, medical expenses or income protection/salary continuance.

The policy also includes a 'Bed Care Benefit' which is a payment calculated daily for the time you are hospitalised (for more than 24 consecutive hours) as a result of an accident only.

How much am I covered for?

You should refer to the "Table of Events" which is outlined on the Policy Schedule and defined in the Product Disclosure Statement and Policy Wording. In brief, the Sum Insured for each defined adult as a result of death is \$30,000 along with a number of other benefits which are outlined in the 'Table of Events'.

The maximum benefit payable on the policy is in respect to Quadriplegia and Paraplegia, which is \$60,000. The Bed Care Benefit is \$50 for each day you are hospitalised. Subject to policy terms and conditions.

What is the definition of 'Dependant Children'?

This is explained on page 11 of the Product Disclosure Statement and Policy Wording under the heading 'Dependent Children'. 'Dependent Children' means your unmarried children who are:

- (a) over six months of age and under 19 years of age; or
- (b) under 25 years of age while they are full-time students at an accredited institution of higher learning;

and at the time of an event giving rise to a claim are primarily dependent on you for maintenance and support.

'Dependant Children' includes step or legally adopted children.

Age limits apply to this policy.

You must be between the ages of 16 to 75 to take out this Insurance and

Your Spouse must be between ages of 16 to 70.

Dependant Children must be over six months of age and under 19 years of age; or under 25 years of age while they are full-time students at an accredited institution of higher learning.

How do I lodge a claim?

You should contact WageCover Broking Claims to obtain the appropriate claim form. Contact details are as follows:

WageCover
Phone 02 9970 8411
claims@wagecover.com.au

You should refer to the Product Disclosure Statement & Policy Wording which is available on the PSA and CPSU NSW website for the full terms and conditions of the policy www.psa.asn.au and www.cpsunsw.org.au

The information contained in this document is general advice. That is, your personal objectives, needs or financial situations were not taken into account when preparing this information.

Accordingly, you should consider the appropriateness of any general advice we have given you, having regard to your own objectives, financial situation and needs before acting on it.

Where the information relates to a particular financial product, you should obtain and consider the relevant product disclosure statement before making any decision to purchase that financial product.





PROVIDENT FUND

Once you have been a member of the PSA CPSU NSW for three months, you will be entitled to the benefits of the Provident Fund. The Provident Fund provides a benefit of up to \$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**

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 must 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.



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**

Email: membership@psa.asn.au

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.

THE CPSU NSW LEGAL TEAM

The CPSU NSW's Legal Services Team is on your side. Our solicitors represent 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 matter for legal advice.

Members also have access to McNally Jones Staff, a law firm whose service extends beyond any work-related issues should you require the services of a solicitor, including family law, civil, traffic and criminal matters.

The first consultation is free for CPSU NSW members.





SUPPORT OUTSIDE THE WORKPLACE

The CPSU NSW works with a number of organisations that can help members with non-workplace issues.

Foundation House provides assistance to people with alcohol, drug or gambling issues. It provides residential treatment programs and is free to members and immediate family. The facility was established by the union movement.

The Gidget Foundation provides

support for people with perinatal difficulties, including postnatal depression and difficulties conceiving. Its services are free for members and their families.

CPSU NSW members and families dealing with cancer can access support services provided by Osara Health. Osara's programs are designed to help people dealing with cancer and those helping family members through the disease.

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.



UNION PROUD

HOW TO CONTACT US

☎ 1800 772 679

🌐 www.cpsunsw.org.au

✉ cpsu.nsw@psa.asn.au

FOLLOW US ON SOCIAL MEDIA

