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WHAT IS A UNION?

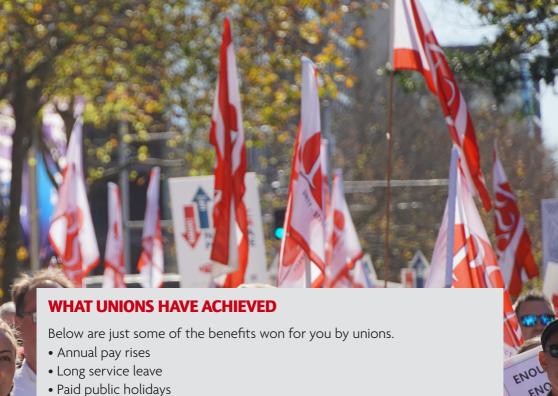
Without unions, no-one would be fighting for workers' rights.

nions 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 Public Service Association of NSW, you will have a voice and add to the collective strength of your fellow Public Sector workers when the union negotiates with your employer.



- 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 PSA 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 PUBLIC SERVICE ASSOCIATION OF NSW (PSA)

As a long-time union member, as well as General Secretary of the PSA, I know how important it is to belong to a strong union that fights for the rights of its members.

SA members can be found all over the state, performing vital roles delivering public services. PSA members are at the front line, fighting fires and protecting our environment and democracy. Without public servants like you, NSW would not be the great place it is to live and work.

During bad times and good, PSA members are working for a better state. And the union is working for members, making sure their wages and conditions properly reflect their professionalism and work ethic.

Every pay rise and improvement in conditions you get is due to the work of the union.

We are also there if things go wrong and a member has a dispute with their employer.

If you aren't a member of the PSA, now is the time to join. The stronger the union, the louder our voice when negotiating on behalf of our members.

Remember, united we bargain, divided we beg.

Stewart Little

General Secretary
Public Service Association of NSW



COME JOIN US

When I first commenced work as a Prison Officer, one of the first things I did was join my union, the PSA. And it is a decision I have never regretted.

he union has been there for me all my working life. It has won me pay rises and protected my conditions at work. It has ensured my colleagues and I are employed in a place where workplace health and safety are taken seriously. It has meant I am treated with respect at every shift.

The union gives us strength in numbers. It is easy to dismiss one worker's request, but harder to ignore tens of thousands of union members speaking as one. In addition, union membership gives you access to our experienced industrial staff who can support you when required. From your phone call or email to the Member Support Centre, through to our in-house Legal Services team, there are skilled staff working for you.

Without the union, I'd be paid less, I'd be treated worse at work and I'd be employed in an unsafe environment.

I have never regretted joining the PSA, and neither will you.

Nicole Jess

President
Public Service Association of NSW



WHAT IS THE PSA?

The PSA is the union representing most NSW Public Servants. You can find PSA members working in fisheries, schools, prisons, national parks, zoos, police stations, court houses and government offices all over the state.

he union recognises its members are vital for the state. Public Sector workers are essential, keeping NSW running and making it a great place to live.

The union fights to ensure the people performing this vital work are given good wages and conditions.

All PSA members are also members of the Community and Public Sector Union NSW (CPSU NSW), which covers workers in the federal industrial relations system.

A SHORT HISTORY OF THE PSA

In 1899, the Public Service Association (PSA) was formed to advance the interests of NSW public sector workers.

since then, it has grown into an organisation of 40,000 members who work every day to make the state a better place to live.

Throughout its history, the PSA has worked tirelessly on behalf of its members. It has campaigned for better wages and conditions for members, equal pay for women, superannuation, and safer workplaces, all the while fighting to preserve the

public service of NSW in the face of privatisation and outsourcing.

The union has won several notable victories, including widespread protests in the 1930s to restore wages to pre-World War One levels.

Later, the union won equal pay cases on behalf of members in Transport, the State Library of NSW and, most recently, Schools. It has fought to keep prisons, such as Cessnock, in public hands.

Opening its first country office in 1900, the PSA has offices and Organisers in seven regional centres, as well as its Sydney head office.





WINNING FOR YOU

Your wage increases are not granted to you out of a sense of largesse from your employer. Every year, the PSA negotiates your pay increase.

Sometimes the pay increases won by your union are quite substantial. In 2019, the PSA won a pay equity case on behalf of staff in schools. The decision saw pay rises of up to 36 per cent after the PSA proved staff were underpaid based on their gender. The union has won pay equity cases in the past on behalf of librarians and archivists.

In addition, the PSA regularly finds cases where staff have been systematically underpaid in the past and has won back pay owed. In some cases, this can add up to tens of thousands of dollars. There have been recent cases in Taronga Zoo and NSW Police where the PSA has uncovered systematic underpayment.

There is more to work than how much you are paid. The PSA regularly campaigns on issues such as insecure work and conversion to permanency.

In a school system rife with insecure, casual positions, the PSA recently

has won permanent roles for 7000 members and counting, who work in our education system.

Every year, the PSA fights for conditions such as flex leave, breaks and meal allowances. Its delegates and industrial staff monitor issues such as unpaid overtime.

The union is there for other benefits. After a decade-long battle, in 2021 the PSA won 14 weeks' paid parental leave for primary carers. Previously this was restricted to the maternal parent, or up to one week paid leave for the "other" parent.

The PSA campaigns against the sale of public assets to the private sector, and has successfully stopped the privatisation of the Office of Sport, Cessnock Gaol and John Morony Correctional Centre, preserving better wages and conditions for staff.

It campaigned to keep the Powerhouse Museum in Ultimo, not only preserving members' jobs, but keeping a vital part of inner Sydney's cultural landscape there for generations to come.

In 2021, the union's campaign stopped NSW Police moving its Radio Operations Centre from Penrith to Surry Hills, which would have been a major disruption to staff forced to factor in a 70km-each-way commute into their working day.

The union is always there. We stand by members' sides in countless cases of bullying, sexual harassment and other workplace issues.

It is there for you.



PSA STRUCTURE

CENTRAL COUNCIL

Central Council is the PSA's decision-making body. It consists of 39 delegates directly elected by members, plus the elected six-person Executive.

Central Council meets twice per quarter.

The system for election is set out in the PSA Rules.

EXECUTIVE

The Executive consists of:

- General Secretary
- Assistant General Secretary
- President
- Senior Vice President
- Vice Presidents (two)

The Executive reports to Central Council and meets on the fourth Monday of each month and other times as required.

MEMBERS

DELEGATES

May form part of workplace groups, departmental committees, district branches, vocational branches and advisory groups.

CENTRAL COUNCIL

Governing body of the union and is elected by members every four years.

EXECUTIVE

Deals with policy, industrial and administrative matters. Reports to Central Council and is elected by members every four years.



WHO IS WHO IN THE PSA

The PSA's staff and Delegates are on hand to help you in your workplace.

Delegates

Each workplace has a PSA 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 Workplace Group 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 workplace 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 PSA Organiser is to support our Delegates in growing the union and making us stronger. We can't emphasise this enough, more members equal more power. PSA Organisers spend the majority of their time visiting workplaces to

support Delegates and Members, promoting the union and helping to organise local Workplace Groups.

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 Organiser or MSC escalates it to an Industrial Officer who knows the policies, awards, legislation and other information to ensure you receive specialist advice on your matter.

If your case needs to go to the Industrial Relations Commission – the court which rules on workplace matters – Industrial Officers are the staff who will run it.

Member Support Centre

The PSA Member Support Centre (MSC) is only a phone call away. It is staffed from 9:00am to 5:00pm weekdays by Member Support Officers who assist members with any issues they have in the workplace. They can also direct member enquiries to the relevant industrial staff and can refer

enquiries, such as a change of address, to the Membership team.

You can email the MSC at membersupport@psa.asn.au or call 1800 772 679

Workplace Group

The Workplace Group (WPG) is the basic unit of the union's workplace organisation. It consists of members in a workplace or group of small workplaces and can include members from more than one agency.

WPGs meet at least every quarter to discuss important issues affecting your workplace.

Workplace Group Committee

A WPG can elect a committee to represent it. The role of the

Workplace Group Committee (WPC) is to recruit new members to the union and look after the interests of local members.

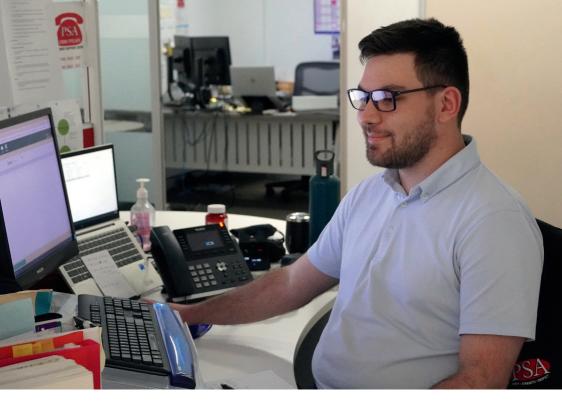
It initiates, plans and implements campaigns around local issues with the support of Organisers and Industrial Officers.

Departmental Committee

The Departmental Committee (DC) generally deals with issues affecting all, or a large section of the department agency such as restructures, relocations or staffing issues.

The DC members decide on the overall policy and industrial strategy for the union in that agency and like the WPC, the DC can initiate campaigns.





The DC also makes recommendations to the union's Executive and Central Council on various matters, in particular, whether industrial action should be taken in relation to a certain issue.

Vocational Branches

A Vocational Branch consists of members across a vocational area which may extend across departments and agencies. The Vocational Branch elects a committee similar to a DC to work on award and other vocational matters.

The Fisheries Officers Vocational Branch is an example. The branch represents the interests of Fisheries Officers from all over NSW. In some agencies the representative of a Vocational Branch will also have a place on the DC of the agency.

WANT TO DO MORE?

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



KEEP IN TOUCH

The PSA wants to keep you in the picture.

he PSA has Facebook,
LinkedIn, TikTok, Instagram
and YouTube 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 PSA website is found at **www.psa.asn.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 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 members.

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

OUR SOCIAL MEDIA ACCOUNTS









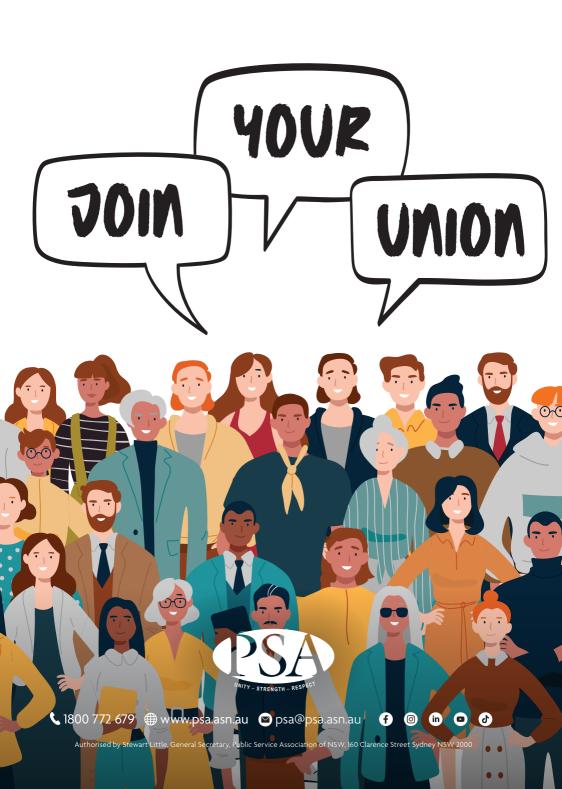


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JOINING FORM

Publi Com Com Com Com ABN 83	Public Service Association of NSW Community and Public Sector Union ABN 83 717 214 309	
ABOUT ME:	ABOUT MY MEMBERSHIP:	SHIP:
Title: M F X	Weekly membership fees are bas Please tick which applies to you:	Weekly membership fees are based on your gross annual income. Please tick which applies to you:
First name:	Gross annual salary	Weekly fees from 4 August 2025
Surname:	Less than \$12,529	\$3.88
Profesrad name	\$12,529 - \$50,116	\$7.53
	\$50,117 - \$71,188	\$12.14
	More than \$71,189	\$15.78
Aboriginal or Torres Strait Islander: Yes No	e more	bout:
HOME address: STREET STATE	Training Becoming a d	Becoming a delegate/workplace contact
	Are you a current Health & Safety Rep (HSR)?	/ Rep (HSR)? YES NO
SUBURB POSTCODE	ABOUT MY PAYMENT: (SELECT ONE)	T: (SELECT ONE)
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Membership fees subject to change.

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Receive quarterly union magazine (<i>Red Tape</i>) via: Post Email	CARD NUMBER
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alls of the above mentioned accourt with my financial institution if required. 2. My financial institution alls of the above mentioned account models. 3. My financial institution that the TSA to verify the above mentioned account featured is. 3. My employer may prescription, 4. I have read the propose of enabling me to establishe advect debit facility for the payment of my subscription, 4. I have read that on from my account of my subscription to the PSA (User 648041). Lauthorise the following: greement overleaf and agree with its terms and conditions.

Mastercard Visa credit Card (monthly only)

debit my card account with the amount and at the intervals specified in the Salary and Fees Table detailed It off any change in the charges for these subscriptions, to alter the amount from the appropriate date in et. This cultority will some in respect of the above specified and and in respect of ancid issued to me in et. This cultority will some in respect to the above specified and and in respect of an exid issued to me in et. This cultority will some in the content of the above sea processed monthly on the anniversary date.

EXPIRY DATE

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

by to be enrelled as a member of the Abil Science Association and Policiosal Offices's Vaccious handpointed of the Community of Sabil Science Union SPST Group NSW Beares's (FSD NSW) in accordance with the Rules of Octoberound and appoint the PSA and CPSU NSW can phaganine agent a govern to get that copy of this from the Rules of Science is or advantaging the BSA and CPSU NSW can phaganine agent a fine read and understood the information recommendation and the commissions and manner in mithal in my reagn my membership. GPO Box 3365 SYDNEY NSW 2001

Membership Section, PSA of NSW

YOU CAN POST IT TO:

Revised 08/2025

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 nonbusiness 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.



GETTING THE WORD OUT: THE PSA'S CAMPAIGNS

The PSA Campaigns team is getting the message out for members, letting everyone from the general public to politicians know just how important our members are to a successful, educated and safe state.

PSA campaigns include the following:





The Public Sector Needs a Pay Rise

With a new State Government in power, the PSA has successfully fought for a reset on the way our wage rises are determined, with members getting their biggest pay rise in 20 years.

Thanks to the PSA's campaigning, the previous government's wages cap is gone, so the union can fight for better pay increases in the coming years.

The campaign showed how a strong union can make a real difference.

Real Jobs, Real Wages

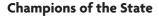
The former Coalition Government was too reliant on insecure work.

Staff in insecure roles are easy to dismiss. This leads to stress and a reluctance to ask for benefits such as pay rises or safe working conditions. It is harder for people in insecure work to obtain loans.

Insecure roles lead to high staff turnover and diminish institutional knowledge.

Insecure work is bad for the state and bad for our members.





Every day, the people of this state are served and protected by the PSA members who make NSW the great place it is to live.

In times of emergency, PSA members are on the frontline for NSW.

While the state has been hit with the calamities of fire, drought and a destructive pandemic, our members have been working hard to keep the state running. Whether at home or on site, these essential workers have kept government bodies operational. Without them, NSW would grind to a halt.

Our members are Champions of the State.



Join Your Union

Since 1899, the PSA has been standing up for members' rights at work. It is part of Australia's proud union history.

Union members are better paid and have better workplace protection. You are always better off joining your union.

The PSA is your union and will always be there to take your side. We will fight for better wages and conditions and will always be there for you if something goes wrong at work.

Do it now: Join Your Union.





BRINGING BENEFITS TO YOU

The PSA gives you more than support in the workplace.

ustralia'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.

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

PSA 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

PSA 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 PSA members are able to reduce the tax they pay.

n top of this, PSA 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 PSA 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 PSA member but Lilly has been a member for some years. She pays \$15.78 a week to be a union member and claims this as a deduction on her annual tax return.

Both Sanjay and Lilly spend about \$860 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 \$40 a week using the PSA'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.psa.asn.au/member-benefits to start saving.





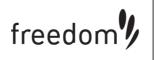














































THE PSA LEGAL TEAM

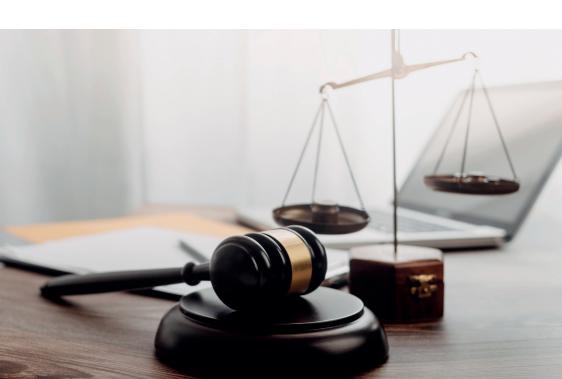
The PSA's Legal Services team is on your side. Our solicitors represent members in disputes and matters such as unfair dismissals in the Industrial Relations Commission and other legal forums.

f required, your Industrial
Officer will refer your matter
to the Legal Services team.

Members also have access to a legal service provided by solicitors, McNally Iones 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 for PSA members.

PSA members are also entitled to a free standard Will through McNally Jones Staff.





KEEPING YOU COVERED

PSA membership not only protects you at work, it looks after you getting there and back.

n 2012, the State Government cut your journey to work and home from its workers' compensation coverage.

The PSA thinks that is wrong, and until the law can be changed, will provide journey insurance coverage to all members.

Any PSA member injured travelling to or from work is covered.

However, vehicles are not covered.

Journey insurance is just one of the insurance packages offered to members. PSA 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. Most members are also eligible for free ambulance coverage.



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





n psansw





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)	Relationship to Member:	
No. 1	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)	Relationship to Member:	
No. 2	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.



THE PSA PROVIDENT FUND

All PSA members are entitled to the benefits of the union's Provident Fund.

he Provident Fund provides a benefit of \$4000 to the nominated beneficiaries upon the death of a member. Conditions apply.

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

Public Service Association of 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.

Please read the conditions of membership on the page opposite.

NOTES



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.



UNION PROUD

HOW TO CONTACT US

- **9** 1800 772 679
- www.psa.asn.au
- psa@psa.asn.au

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