



Government Superannuation Fund Employer Manual

June 2020

DISCLAIMER

This manual is a summary of the key provisions of the Government Superannuation Fund (GSF) Act 1956 (the GSF Act), regulations made pursuant to the GSF Act, and policy decisions including those set out in the statement of policies. While every effort has been made to ensure that the information contained in this manual is accurate, it is intended as a guide only. In particular, please note that:

- this manual does not take into account any individual's particular circumstances, financial or otherwise.
- the policies and conditions described in the manual can change over time so before taking any action you should check whether the information contained in this manual is still up to date.

This manual is in no way binding on any person and does not prevail over any applicable law or policy decision.

To the full extent permitted by law, neither the GSF Authority (the Authority), the schemes administrator, nor any person accepts any liability for any loss, damage, cost or expense that may arise from any reliance on any information contained in this manual.

This manual is not intended to, and does not create any legal or equitable rights exercisable by any person. If you have any queries in relation to the schemes, or require further information in relation to the schemes, please contact the schemes administrator:

Datacom Employer Services Limited GSF Schemes Administration PO Box 3614 Wellington 6140	
Phone	(04) 470 6348 or 0800 654 731
Fax	(04) 470 6366
Email	gsf@datacom.co.nz
Website	www.datacomgsf.co.nz

Further copies of this manual and all booklets and forms are available from Datacom and may be accessed at the above website.

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1 INTRODUCTION

The day-to-day administration of the Government Superannuation Fund (GSF) is handled by Datacom Employer Services Limited (Datacom). An amendment to the GSF Act 1956 (the GSF Act) transferred responsibility for managing GSF to a Crown Entity, the Government Superannuation Fund Authority (the Authority) with effect from 2 October 2001. The Authority is responsible for all the functions previously carried out by the Superintendent of the GSF.

These include:

- performing the statutory functions as set out in the GSF Act
- providing policy advice on the GSF Schemes
- managing the assets of the GSF
- administering the administration contract between the Authority and Datacom.

Communications with the Authority should be addressed to:

The Chief Executive
Government Superannuation Fund Authority
PO Box 3390
Wellington 6140

Datacom is contracted by the Crown pursuant to S19 of the GSF Act to manage the administration of the following GSF Schemes:

- Government Service Superannuation
- Superannuation of Members of the Armed Forces
- Superannuation of Judges and Solicitor-General
- Parliamentary Superannuation
- Superannuation of Members of Police
- Superannuation of Members of Prisons Service

Datacom does not have the authority to interpret the GSF Act or to make any determination on questions arising under the GSF Act. All interpretative issues and determinations are referred to the Authority for a decision.

If there is any doubt about a matter, e.g. how an allowance is calculated, the Authority will be approached to give a determination. In such cases, the member's concern would be referred to the Authority by Datacom, who would usually advise the member of the Authority's decision. If the member disagrees with or is dissatisfied with the Authority's decision, he/she has the right to appeal against that decision to the GSF Appeals Board. Appeals must be made in writing within 28 days of the Authority's decision being advised to the member. The appeal will then be presented to the GSF Appeals Board at their next meeting. The GSF Appeals Board considers all written and oral evidence made by the member or his/her representative, the Authority's report, the interests of the Crown, and the interest of the member before making its decision. The GSF Appeals Board's decision is final and the member will be advised of the outcome.

Appeals should be lodged with the Authority. Secretarial services for the GSF Appeals Board are provided by the Treasury.

2 BACKGROUND AND HISTORY

2.1 What is the Government Superannuation Fund?

The GSF provides a number of defined benefit superannuation schemes designed to provide the Public Service, in respect of its employees and other public sector employees, with an income when they retire from Government service. Members of the GSF may be eligible to contribute while employed by the Government, various Crown Entities and other eligible employers. Employers of GSF members are required to make a contribution deduction from an employee's salary. The employer is also required to make contributions (employer subsidy).

2.2 History

The GSF was established in 1948 as a consolidation of earlier schemes going back to 1908. The rules of the different schemes within the Government Superannuation Fund are contained in the GSF Act and subsequent amendments.

On 1 May 1985, the schemes were re-designed and many of the conditions of membership were altered. In most cases contributors to GSF became contributors to the new scheme. However, there are some instances where members elected to remain under pre-May 1985 conditions.

On 30 June 1992, the GSF was closed to new enrolments.

2.3 Continued rights of membership

Various Crown entities, state owned enterprises (SOEs), previous Government entities and health sector organisations have restricted rights of continued membership to the GSF. There are restricted rights to continued membership when members change employment. These rights are complex and employers should consult with Datacom if there is any doubt about an employee's right to contribute to GSF.

3 SALARY FOR SUPERANNUATION PURPOSES

3.1 GSF deductions

Salary for GSF purposes is defined as salary or wages paid regularly in return for services.

As well as base salary, superannuation contributions should be deducted from:

- periods of annual leave, retirement leave (if agreed to by the member) or any other leave paid before the member ceases Government service (see note in section 3.2 regarding annual leave paid at a higher rate)
- any allowances that the Authority deems superable.

As a general rule, allowances must be regular, on-going and paid in return for services.

While the employer is responsible for ensuring that the correct GSF deductions are made, the employer does not have the authority to decide what is included in the superable salary for GSF purposes. If there is any question as to what constitutes superable salary, please contact Datacom. In such circumstances, Datacom may refer the case to the Authority for a ruling.

Please note that incorrectly calculated (underpaid) contributions may incur interest charges

3.2 Payments which do not attract GSF deductions

As stated in the Provisions, Policies and Procedures of GSF, contributions should not be deducted from:

- overtime
- lump sum payments in lieu of notice
- bonus payments (refer to Section 3.5)
- retirement leave (optional)
- allowances paid for special work performed
- the reimbursement of expenses
- retiring gratuities
- redundancy gratuities
- contributions paid for or in respect of employer subsidy (refer to section 3.9)
- any allowances that the Authority deems non-superable for GSF purposes.

3.3 Retrospective salary increase

GSF contributions should always be backdated to the effective date of a retrospective salary increase. The normal pay period deduction and the amount deducted from the back-payment of the new salary should be combined as one amount in the GSF payroll deduction file. Employer subsidy is also payable on any back-payments.

3.4 Annual leave

If annual leave is paid in a lump sum (cashed up) while the contributor is still in service, a superannuation contribution should not be deducted. When a contributor ceases Government service, a GSF contribution should only be deducted from any outstanding annual leave if the employer and employee agree that the employment relationship continues until the annual leave expires.

3.5 Treatment of Annual Leave at a Higher Rate

When leave based upon average earnings is paid to an employee, the leave rate may include payments for overtime or non-superable taxable allowances paid to the employee. During any leave period, GSF contributions should continue to be calculated on GSF superable salary only. Deducting GSF member contributions and employer subsidy on the higher annual leave amount will result in an overpayment of contributions and subsidy.

3.6 Treatment of Secondments

During a period of secondment an employee takes up a temporary position different to their existing position, with the expectation that at the end of the period of secondment they will return to their existing position. The temporary position may be with the same employer or another employer. Either way, the employee continues to be employed by the existing employer.

If a GSF member is on a period of secondment with the same employer, their contributions and subsidy should be paid as normal. Any additional remuneration received while on secondment is temporary, and not superable for GSF purposes. The contributions and subsidy should continue to be paid on the member's superable salary from the original position.

If the member is on a period of secondment with another employer, the member is considered to be on leave without pay (LWOP) for GSF purposes, as they are not being paid by the existing employer. During this period the member must contribute to GSF in respect to the period of LWOP on the salary they would have received had they not been on leave.

3.7 Bonus payments

A one-off bonus payment for performance is not superable. It does not form part of the annual base salary.

3.8 'At risk' payments

If part of an employee's salary is held back until the employee has met the requirements of the position (often referred to as an 'at risk' payment), the amount representing the withheld salary is not normally superable.

Before paying contributions and subsidy to GSF on any at risk payments, please contact Datacom and provide full details of the payment conditions.

In some cases, the matter may need to be referred to the Authority for a ruling. Any 'at risk' payments that are deemed to be superable by the Authority should be treated in the same way as a retrospective salary increase and will also attract employer subsidy.

3.9 Ceasing and commencing contributions to GSF

A member's eligibility to resume contributions to GSF depends on the circumstances and election made at the time they ceased contributing initially.

In some cases, a member may be eligible to temporarily suspend contributions whilst remaining in service. In this case Datacom will advise the employer of the date deductions should cease.

If the employee elects to cease contributing to GSF while remaining in service, in order to receive a refund of their contributions without interest (i.e. withdraw) Datacom will advise the employer of the date deductions should cease. Deductions may not recommence after the effective date of such an election.

If after ceasing Government service and making an election to receive a GSF entitlement, the employee returns to Government service at a future date, deductions should not be recommenced.

If the member made an election to suspend contributions or to leave their contributions in GSF on ceasing service, deductions may recommence only if the member makes a subsequent election to resume contributions. Such an election can be accepted if the employee is in permanent Government service and is under age 50 when making the election.

Refer to section 6.7 'Withdrawal' and section 7 'Ceasing employment' for further information.

3.10 Total remuneration packages

Salary for superannuation purposes is the cash component of a total remuneration package. If the GSF employer subsidy is included in the total remuneration, this must not form part of the superable salary. A member should not pay employee contributions on the employer subsidy. The member should pay subsidy at the same rate as the employer, i.e. gross or net of tax. See the following example.

Example

Member's total remuneration

\$100,000

Includes \$10,000 vehicle cost (non-superable) and the employer subsidy

Member is on a fortnightly payroll.

Member contribution rate = 6.5%

Employer subsidy rate prior to 1 July = 9.5%

Employer subsidy rate from 1 July = 11.0%

Prior to 1 July @ 9.5%

Total remuneration

\$100,000

Less motor vehicle

-\$10,000

= \$90,000

GSF superable salary

= \$90,000 / 1.095*

= \$82,192p.a.

Employer subsidy

= \$90,000 – \$82,192 or = \$82,192 x 0.095**

= \$7,808p.a.

Employee contributions and employer subsidy are paid on GSF superable salary of \$82,192

*This figure is the subsidy rate divided by 100 plus 1, i.e. (9.5/100) + 1

** This figure is the subsidy rate expressed as a decimal ie 9.5/100

From 1 July @ 11.0%

Total remuneration

\$100,000

Less motor vehicle

-\$10,000

= \$90,000

GSF superable salary

= \$90,000 / 1.11*

= \$81,081 p.a.

Employer subsidy

= \$90,000 – \$81,081 or = \$81,081 x 0.11**

= \$8,919 p.a.

Employee contributions and employer subsidy are paid on GSF superable salary of \$81,081

*This figure is the subsidy rate divided by 100 plus 1, i.e. $(11.0/100) + 1$

** This figure is the subsidy rate expressed as a decimal ie $11.0/100$

If you have any queries about the calculation of superable salary for GSF purposes, please contact Datacom at gsf@datacom.co.nz and we will be happy to assist you.

4 CONTRIBUTIONS, DEDUCTIONS AND ADVICE

4.1 Introduction

Member (employee) contributions are remitted to GSF on a regular basis depending on the employer payment cycle, i.e. weekly, fortnightly, 4-weekly or monthly. These are made through employer payroll deductions, which are advised to GSF via the GSF payroll deduction file (payroll file). Payroll files should be in electronic format.

The employer is required to contribute a corresponding amount for every employee who is an active contributor to GSF. This is known as the employer subsidy. The employer subsidy rate is reviewed by the GSF Actuary every year and is subject to change (see 4.3.3).

Datacom requires that member records in the GSF system are updated as and when they are effective. These can be updated via the payroll file. This ensures accurate and timely calculation of entitlements when a member exits the scheme or contacts Datacom with a query about their GSF entitlements.

4.2 Reconciliation of contributions paid

A member's record is considered reconciled when expected contributions equal the amount paid. If a payroll file is provided, expected contributions will also be reconciled against the advised contributions.

Datacom will raise reconciliation issues with employers and ensure that contributions are reconciled by comparing:

- The contributions we expect based on data in the payroll files provided, i.e. salary and part-time rate
- The actual amounts paid to GSF for both employee contributions and employer subsidy.

Employer payroll account balances will show any outstanding payments due to or from GSF as a result of under/overpayments. A detailed breakdown of this balance will be provided to help resolve any discrepancies between expectations and payment received.

It is important that the payroll file data, contributions advised and payments are correct, as this will reduce the need to reconcile contributions in the future, which may result in additional interest charges being applied. It is the employer's role to ensure that this information is correct.

A reconciled member record and employer payroll balance facilitates prompt processing of a member's entitlements when they exit the scheme. This also avoids refunds or further collection from the employer of under/overpaid contributions and subsidy.

Please contact Datacom at any time if you have queries about the information required. We are happy to discuss any issues.

4.3 Calculation of contributions & subsidy

4.3.1 Calculation method

Contributions and employer subsidy must be paid to GSF based on a calculation using a member's superable salary, GSF contribution rate (see below), subsidy rate (see below) and the ESCT rate. There are several accepted calculation methods depending on the payroll frequency and pay period hours used to calculate the superable salary. All GSF members on the same payroll must have contributions calculated using the same calculation method. Employers should contact Datacom if they have any concerns about the calculation method for their payroll.

4.3.2 Contribution rate

The employee contribution rate is specified in the GSF Act and varies from scheme to scheme. The member's contribution is due each pay period and calculated based on the relevant contribution rate and member's gross annualised superable salary. Refer to Appendix 3 for the applicable contribution rate.

4.3.3 Subsidy rate

The corresponding employer subsidy rate is determined by GSF's Actuary, taking into account the cost of providing future inflation-adjusted benefits to members, spouses and children. Employer subsidy rates are reviewed annually and adjusted where there is an actuarial justification for doing so. A subsidy rate change will be effective in the next full pay period after the given effective date. If you are in doubt about the rate that is applicable for your organisation please contact Datacom.

4.4 GSF payroll deduction file (payroll file)

This is the file which the employer/payroll administrator can forward to GSF after each pay run. It contains the amount of GSF deductions per pay period for each member (contribution advice).

It is through the payroll file that other information, such as salary information (rate and effective date), part-time service (rate and effective date), last day of paid service, etc., may be provided by employers. Payroll files are also used to aid Datacom in completing reconciliations of expectations and payment. While it is not mandatory to provide a payroll file, it may be beneficial to help keep your payroll account with GSF balanced.

The payroll file should be in electronic format and sent to Datacom via email to gsfmedia@datacom.co.nz

4.4.1 Payroll file format

Payroll files can be either a comma-separated values (CSV) file or a fixed length (DAT) formatted file.

If either of these file types is not able to be produced from an employer payroll system, an Excel file containing the same information is acceptable. Template copies for the Excel payroll deduction file can be obtained from Datacom. Please email gsfmedia@datacom.co.nz for a template copy.

Refer to Appendix 1 for the detailed documentation of the required Payroll File Format. This is important and employers should ensure data on payroll files is correct. Incorrect transaction codes will not be identified by the GSF business system which may affect members' records as well as employers' payroll accounts.

4.4.2 Schedule of GSF contribution & subsidy

In addition to the payroll file, employers are encouraged to provide a schedule of GSF contributions and subsidy to support the payroll files. This will assist Datacom in identifying the cause of discrepancies when the contribution and subsidy advice does not match actual payments. It is preferred that the schedule is provided in Excel format.

4.5 Where to send the payroll file

All payroll files (including electronic copies of supporting documents) should be sent via email to gsfmedia@datacom.co.nz.

We ask that the email subject line shows the employer number, payroll code/number and period end date of the payroll file, e.g. 123 T1RSNZ 29-08-2013.

Each payroll file should be sent in a separate email according to payroll frequency, i.e. weekly, fortnightly or monthly. This is for ease of sorting and identification among the other GSF payrolls received daily by Datacom.

Please do not use the general mailbox gsf@datacom.co.nz when sending payroll files. This is intended for member-related queries and not payroll-related transactions.

Any printed GSF deduction schedules and associated reports supporting payroll files, such as remittance advices, should be sent to:

Datacom Employer Services Limited

GSF Schemes Administration
PO Box 3614
Wellington 6140

or faxed to 04 470 6366

4.6 Timing of payroll file submission

It is not necessary to provide a payroll file each pay period, however, it is beneficial in keeping member financial data updated in a timely manner. If the payroll file is not provided within a given time frame, it will not be immediately updated and may cause backdated adjustments to be applied to the payroll account balance.

4.7 Payroll file data back-up

Please keep a copy of the GSF payroll files sent to Datacom in case the data is received in a corrupt, unreadable or infected state, or the data is missing for some GSF members.

4.8 Employer relations

We recognise the need to keep employers informed of developments and any new legislative changes which will affect members' rights and entitlements. These will be covered in the bi-annual GSF Employer Newsletter sent in March and September of each year. Copies of newsletters can be found on the website www.datacomgsf.co.nz.

5 PAYMENT OF CONTRIBUTIONS, SUBSIDY AND ARREARS

5.1 Introduction

This section explains how payment of normal employee contributions and employer subsidy should be made, as well as additional contributions and subsidy paid as a result of a member's election to contribute on a former higher salary (FHS) and other member payroll deductions arising from member elections (e.g. purchase of additional service).

Arrears may be owed as a result of underpaid contributions and subsidy, backdated salary increases and other amounts the employee has elected to have deducted from their payroll. Employers should be aware of the differences in the types of payment, i.e. how the GSF system treats them and how they should be paid. Refer to Appendix 1 - Payroll File Format for a detailed explanation on the use of transaction codes for normal contributions and subsidy and each type of arrears.

Employers should coordinate closely with Datacom on transactions involving arrears and additional contributions under FHS, as some may be treated differently depending on the capability of the employer's payroll software. Refer to section 6.3 for further information regarding FHS.

5.2 Manner & method of payment for contributions & subsidy

The accepted method of payment for all GSF employers is by direct credit.

Payment of GSF contributions and subsidy for each payroll must be paid separately, each pay period. This is to:

- allow proper provision of payment reference details for each remittance
- allow the GSF system to automatically apply each payment to the appropriate payroll account to reduce manual analysis of payments received from employers
- minimise inquiries from Datacom to employers/payroll administrators if a payment cannot be identified and applied to the appropriate employer payroll account.

5.2.1 Direct credit payment reference details

The GSF system will automatically apply payments to the correct payroll and pay period if:

- each contribution/deduction is paid separately per payroll, per pay period
- correct payment details are provided on each direct credit payment transaction.

When you make payments via direct credit, payment reference details should be filled in as follows:

- 'Payee Particulars' – employer payroll code
- 'Payee Code' – GSF employer number
- 'Payee Reference' – the pay period end date

Please contact Datacom if you are unsure of any of the above details.

5.3 Employee contributions and contribution arrears

Deductions from members' salaries for GSF contributions and arrears should be credited to the following GSF account:

Employee contributions and arrears
ANZ
06-0501-0652170-001

These payments are required to be made by the employer on the same date as the deductions are made from the employee's salary.

Note: Care should be taken not to remit the above payments to the Treasury Department's Westpac bank account (where non-funding employers remit their employer subsidy). The Westpac bank account is not a GSF bank account. Datacom cannot transfer erroneous payments from the Westpac account to the GSF ANZ bank account. GSF may require employers to pay the amount due to GSF again to the correct account and to ask the Treasury Department for the refund of the erroneous payment back to them.

5.4 Employer subsidy

5.4.1 Public money (non-funding employers)

These employers include Government departments, Offices of Parliament and any other entities so deemed by the Minister of Finance and are required to make 'notional contributions' directly to the Crown. The level of subsidy for each employer is determined by the Minister of Finance on the recommendation of the GSF Actuary.

In accordance with the GSF Act, this form of subsidy is to be made only by employers who pay their staff from public money. Public money, in terms of the Public Finance Act 1989, means all money received by the Crown, but excludes money that has been paid to a Crown entity.

If you have any doubt about the category into which you fit as an employer please contact Datacom.

Subsidy from non-funding employers must be paid directly to the following Crown bank account:

Employer subsidy (non-funding employers)
Westpac
03-0049-0004475-026

However, additional subsidy paid by the member in relation to an FHS election must be paid to the following GSF account:

Subsidy paid by member (non-funding employers)
ANZ
06-0501-0652170-001

All subsidy is required to be paid by employers on the same date as employee deductions are paid to GSF.

Note: Such employer subsidy is not paid to a superannuation fund as defined in the Income Tax Act 1994 and is therefore paid gross of Employer Superannuation Contribution Tax (ESCT). If you have any employee who has

elected an ESCT rate lower than the default rate of 33%, please contact Datacom to advise us of the employee elected rate as you may also need to override the employer subsidy rate at employee level.

5.4.2 Non-public money (funding employers)

The GSF Act requires employers who pay salaries which do not come out of public money to contribute directly to the GSF, each at a rate which has been actuarially determined to provide the full cost of the benefit the member is entitled to.

Funding employer payments are paid directly to the following GSF account:

Employer subsidy (funding employers)
ANZ
06-0501-0652170-001

Payments are required to be paid by employers on the same date as employee deductions are paid to GSF.

Note: As funding employer subsidy payments are paid directly into a superannuation fund as defined in the Income Act 1994, they are subject to Employer Superannuation Contribution Tax (ESCT) and should be paid to GSF net of ESCT. It is the employer's responsibility to pay ESCT to the Inland Revenue Department. If you have any employee who has elected an ESCT rate lower than the default rate of 33%, please contact Datacom to advise us of the employee elected rate as you may also need to override the employer subsidy rate at an employee level.

5.5 Remittance advice

Remittance advices assist Datacom in identifying payments, as well as ensuring payments are applied to the correct employer account as soon as they are received by GSF.

Remittance advices are required where a GSF deduction schedule is not provided at the time of payment.

Note: For individual direct credit payments, remittance advices are not needed if the correct references are used as in section 5.2.1.

Remittance advices can be posted or emailed to GSF. This should be done simultaneously with the payment. They should have the following information:

- The employer name and employer number
- Date of payment
- Total amount paid
- Breakdown by:
 - payroll code
 - pay period end date
 - total EE Contributions
 - total ER Subsidy
 - total debt payments

If sending by email, we recommend your subject line indicates 'Remittance Advice' after your employer number, payroll code and date of payment. This is to differentiate from emails containing payroll files.

Example: 123 M2PAY 15/03/13 Remittance Advice

This will facilitate identification of remittance advices among the bulk of emails received by Datacom on a daily basis.

Please contact Datacom - Payments and Reporting section if you need your GSF employer number and payroll code.

5.6 Where to send remittance advices

Remittance advices or GSF deduction schedules should be posted to:

Datacom Employer Services Limited
GSF Schemes Administration
PO Box 3614
Wellington 6140

Remittance advices should be submitted on a regular basis simultaneous with the payment or within two days from payment date at the latest.

Electronic copies of supporting documents should be emailed to: gsfmedia@datacom.co.nz.

Hard copies of supporting documents may be faxed to 04 470 6366.

5.7 Timing of payments

Under the provisions of the GSF Act, employers are required to pay all contributions and subsidy to GSF within a reasonable time frame. We expect to receive payments within two days of the pay period end date. This helps to ensure that any GSF entitlements are paid to members accurately and on time. If payment is not made within the specified time frame given by Datacom, the outstanding amount will be carried over to the next pay period.

5.8 Reconciliation of payments and payroll file

As described in section 4.2, when the amount expected, based on member financial data held by GSF, is different from the amount paid, employers are required to supply details of payments through the GSF deduction schedule for each payroll and pay period in order to allocate contributions and subsidy, arrears and debt payments to correct member and payroll accounts. Employers need to send details of this to gsfmedia@datacom.co.nz.

6 CONTRIBUTING EMPLOYEES

6.1 Introduction

The current Provisions, Policies and Procedures of the GSF document can be accessed on the Authority's website www.gsfa.govt.nz under the Schemes section of the Policies heading.

6.2 Arrears of contributions

Unless a member has elected to cease to be a contributor, arrears of employee contributions and employer subsidy will occur when:

- an employee takes leave without pay (subsidy payable by employee) (refer to Section 6.5)
- contributions did not start immediately after transferring to a new employer or payroll service
- the member opts to purchase prior or interrupted service (refer to Section 6.4)
- an error occurred in calculating contributions or contributions stopped inadvertently.

If the employer or payroll administrator becomes aware of any of the above, Datacom should be contacted immediately to complete a reconciliation and calculate the arrears owed.

Arrears for leave without pay or purchase of additional service may be paid:

- via the employer through deductions from a member's salary, or
- by the member via cheque or direct credit to the GSF's designated bank account.

Arrears where contributions did not start immediately or where an error occurred should be paid via the employer through deduction from the member's salary unless agreed otherwise with GSF.

Interest accrues on all unpaid arrears. Payment of arrears may be made in full or by instalments depending on the type of arrears.

Compound interest is charged if payments are made by instalments. The maximum period for spreading payment is 10 years. Interest is based on the fixed-term mortgage rate for the appropriate period.

Any interest charged is not refundable in the event of a refund of contributions.

Arrears may include an amount representative of the employer subsidy; this portion of any arrears is not refundable if a member elects to receive a refund of contributions.

6.3 Reduction in superable salary rate

6.3.1 Introduction

Subject to employer consent, a GSF contributor who has a reduction in superable salary rate, for any reason except misconduct, may make an election to contribute at the previous higher superable salary rate. This is known as a former higher salary (FHS) election and must be made using the form Election to Contribute at Previous Higher Salary Rate (GS21/1 or GS21/2 for state or state integrated compulsory schooling sectors).

An election may be made as soon as the contributor has been advised that the superable salary rate is to be reduced, but should be made within three months after the reduction. Elections made after the three month period are considered and either approved or declined by the Authority. To make a late election, the contributor needs to state in writing the reasons for the delay, and forward this to their employer with the election.

Please note that the option to make an FHS election does not apply if a contributor's superable salary rate is reduced as a result of a reduction in hours worked. If a contributor's salary rate and hours are both reduced, the contributor may elect to contribute on the FHS, but at the part-time rate.

6.3.2 Why make an FHS election

One of the three factors used in the calculation of a GSF retiring allowance is the member's average earnings over the final five years of employment in Government service. A reduction in superable salary rate will lower the level of retiring allowance and other benefits payable unless an election is made to continue contributions at the previous salary rate.

Even though a contributor may not be near retirement age at the date of the salary reduction, an election to contribute at the previous salary rate may result in greater benefits in the event of death, or if the contributor becomes medically unfit to continue employment.

6.3.3 Additional FHS subsidy

The employer must indicate on the GS21/1 election form whether they will be paying their employer subsidy on the actual salary rate or on the FHS. If the employer advises that they will only pay subsidy on the actual salary, the contributor must pay subsidy on the difference between the FHS and the actual salary, in addition to the employee contributions on the FHS.

Any subsidy amount paid by the member over and above the standard employee contribution amount will not be included in any refund of contributions or transfer amount payable to another registered superannuation scheme.

The member will pay their subsidy at the net subsidy rate. As the subsidy rate may vary on an annual basis and by GSF scheme type, the rates have not been included in this manual.

To receive an indication of the total cost to contribute (if the employer is not paying subsidy on the higher salary rate), members should contact Datacom.

6.3.4 FHS adjustments

Datacom will adjust the member's FHS for GSF purposes annually in line with the Consumer Price Index. This adjustment will be effective on the member's FHS anniversary date, i.e. the date of the initial reduction in superable salary. Datacom will contact you at this time to confirm the current actual salary and advise the new FHS amount and deduction required.

Should the FHS, including adjustments, become less than the current actual salary, the election ceases and contributions are payable on the member's actual salary.

Note: previously, where there was a clearly identifiable salary grade and position, the FHS contribution rate could be adjusted in line with that salary grade for the previous position. This option is no longer available. All new FHS elections will be adjusted by the CPI as above.

6.3.5 Further information on FHS

To assist in deciding whether or not to contribute on the FHS, a contributor may wish to request estimates from Datacom of the retiring allowance payable with and without an election to contribute on the FHS rate.

For further details on this option, see booklet Election to Contribute at Previous Salary Rate Following Reduction in Superable Salary (GS21), which also contains the election form to be completed by both employee and employer. All booklets and forms are available on the www.gsfa.govt.nz

Note: GSF contributors employed in the state or state integrated compulsory schooling sector should complete a GS21/2 election form. Part B of the form is completed by the school Board of Trustees and then the Ministry of Education. All other GSF contributors should complete the GS21/1 election form. On receipt of a GS21/1 election form, the employer must complete Section B of the form before forwarding it to Datacom.

6.4 Contribution in respect of prior or interrupted Government service

6.4.1 Introduction

The length of contributory service is one of the three factors used in calculating a retiring allowance. The greater the length of service, the higher the retiring allowance. If a contributor has prior Government service that has not been included as part of their contributory service to date, an application may be made to purchase this service.

Applications must be made using the form Purchase of Prior or Interrupted Government Service (GS22/1). An estimate of the cost cannot be provided prior to receipt of the completed form. An offer will be sent to the member once the GS22/1 has been processed by Datacom.

There are several types of service that a member may apply to purchase, as outlined below.

6.4.2 Government service

Members can elect to contribute in respect of any previous Government service which is not already included as contributory service.

Members may apply to contribute in respect of a previous period of part-time service. The Authority's approval is required in such cases. Members currently in a part-time position will also require the Authority's approval to purchase any previous service.

The Authority's approval is needed in all cases where the member wishes to purchase service and is aged 50 years or over.

6.4.3 Pre-entry training or pre-entry service

Pre-entry training is defined as study or training leading to a recognised degree, diploma or certificate, including apprenticeships, which the Authority considers a requirement of and relevant to the position held by the contributor at the time of the initial appointment. The period which may be contributed for must not exceed the period normally required to obtain the qualification concerned.

Pre-entry service includes employment as a practitioner, tradesperson or employee in a type of work providing a specialised skill or knowledge which, in the opinion of the Authority, has been a requirement of and relevant to the position held by the member at the time of the initial appointment.

Contributions in respect of prior service or pre-entry training or service for persons aged 50 years or over will be required to be made at the full cost to the member. If the member elects to receive a future refund of contributions and interest on ceasing Government service, only the amount representing actual employee contributions would be refunded.

6.4.4 Purchasing interrupted service

Contributors may contribute in respect of any period during which contributions to GSF were suspended that has not already been included as contributory service, provided the member remained in Government service during the suspension period.

6.4.5 Further information

Please see booklet Contributing in Respect of Prior or Interrupted Government Service (GS22), for further details on this option, the costs involved and the election form to be completed by both employee and employer.

Section A of the GS22/1 form in the booklet should be completed by the member and forwarded to the employer for completion of Section B. The form should then be forwarded to Datacom. All booklets and forms are available on the www.datacomgsf.co.nz

6.5 Leave without pay (LWOP)

6.5.1 Introduction

Contributors granted leave without pay by their employers will have different options depending on their respective ages at the time the leave is to commence.

It is the contributor's responsibility to notify Datacom of the period of leave using form Leave Without Pay Advice (GS7/1) as soon as approval has been granted by the employer. All booklets and forms are available on the www.gsfa.govt.nz

Datacom must be notified as soon as the LWOP period ends so that the appropriate action can be taken.

Should a member resign while on LWOP, the member must advise Datacom immediately of the effective date of resignation.

6.5.2 Suspending contributions while on LWOP

A contributor who is under age 50 at the time the LWOP period commences has the choice of either continuing contributions during the period of leave (see below) or suspending contributions during the period of leave and resuming contributions at a later date.

An election to suspend MUST be made using the GS7 form prior to the LWOP period commencing. The person's contributions remain in GSF, but contributory services ceases to accrue. Past contributory service will be discounted on resumption of contributions.

Members should contact Datacom on return from LWOP to confirm their GSF contributions have resumed.

If contributions have not been resumed by the age of 50, the right to resume contributions to GSF will cease to be an option and the member will only be entitled to receive a refund of their own member contributions.

6.5.3 Continuing contributions while on LWOP

A contributor has the option to continue contributions during their period of leave. The period of leave is then counted as contributory service for the purposes of calculating benefits payable by GSF. Contributors over age 50 must continue contributions during their period of leave; they are not eligible to suspend contributions.

Contributions during the leave period are on a full cost basis, i.e. both employee contribution and employer subsidy is due to GSF and is payable by the member. The rates will be actuarially determined and will include a component equivalent to the employer subsidy.

The employer is not required to make subsidy contributions during the leave period. The member will need to pay the equivalent employer subsidy due.

Note: If the member elects to take a refund of contributions on ceasing Government service or elects to transfer contributions to an alternative scheme at a later date, the employer subsidy portion of the LWOP arrears paid by the member is not included in the refund or transfer payment.

6.5.4 Payment of LWOP arrears

Payments for LWOP arrears can be made:

- before the leave commences
- during the period of leave
- on return to work, as a one-off payment or by instalments.

If a member has elected to pay contributions for their period of LWOP, the member and employer should notify Datacom as soon as the period of leave finishes, as payment of LWOP arrears must be made or commenced within one month of the member's return from leave.

Datacom will assess the amount of any arrears owing once the relevant information has been provided. The member will be advised of the amount of arrears owing and any applicable interest charges, as well as repayment options (see below).

Interest accrues on all unpaid LWOP arrears. If payments are made by instalment on return to work then repayment interest must be paid. Any interest charged is not refundable in the event of a refund of contributions or transfer to another scheme.

The following payment methods are available to contributors:

- Cheque made payable to the Government Superannuation Fund
- Direct credit to GSF's ANZ account 06 0501 0652170 01 with their member number as a reference
- Repayment by instalments over a maximum period of 10 years (including repayment interest). Contributors should contact Datacom for a calculation of the instalment method which best suits their circumstances
- Contributors whose retirement is confirmed may elect to have a one-off deduction made from the first payment of their GSF entitlements

6.6 Recommencing or continuing contributions to GSF on joining a new employer

GSF contributors may only recommence or continue contributions to GSF if they and their new employer meet certain eligibility requirements.

6.6.1 Employee requirements

The GSF schemes are closed to new members. To recommence or continue contributions with a new employer, the employee must be an existing GSF member who has not received payment of a GSF entitlement and not elected to cease contributions in order to receive a deferred pension (i.e. not previously ceased contributions to GSF in order to contribute to another superannuation scheme).

In all cases, the contributor must complete the Rejoining Form (GS1) and forward it to Datacom for consideration.

If the completed GS1 form indicates any of the following conditions, approval to rejoin will be required from the Authority:

- The contributor is over 50 years of age
- The employment contract is not permanent
- The employment contract is not full-time

The Authority considers applications to rejoin on a case-by-case basis. Please note that neither fixed short-term nor casual employment is considered superable for GSF purposes and it is very unlikely that approval would be given.

To be eligible to rejoin GSF, the employment contract with the previous employer must have formally ceased (the contributor must have resigned, have been made redundant or have been dismissed). A member cannot contribute to GSF in respect of two employers at the same time.

Once approval has been given to rejoin GSF, the new employer will be liable to commence (or backdate) contributions from the later of the date of appointment or the date the previous employment formally ceased.

Note: On cessation of service with an employer, Government service has effectively ceased. This also applies in the education sector where a contributor is leaving employment with one school, even if they are immediately

taking up employment with another school. The contributor needs to immediately make an interim election to protect their entitlements while their application to rejoin GSF is being considered by completing the GS20/1 election form in the booklet Options Available on Cessation of Government Service (GS20).

6.6.2 Employer requirements

For an employee to contribute to GSF, employment with the new employer must be recognised as Government service as defined under the GSF Act. If the new employer is a State Owned Enterprise, a Crown Entity or a Crown Research Institute, there is no guarantee that employment with them will meet the definition of Government service, even if that employer is already contributing to GSF for other existing GSF members.

Please see Appendix 2 for a summary of employer eligibility. If you are unsure of a particular employer's eligibility, Datacom will be able to confirm whether the employment arrangement is recognised as Government service. In some circumstances a determination may need to be sought from the Authority.

In all cases, where a contributor ceases Government service for GSF purposes, the previous employer must provide the information required, as per section 7 of this manual.

6.7 Withdrawal from GSF

A member who is not ceasing service may withdraw from GSF and receive a refund of contributions without interest. Any interest or employer subsidy paid or owed to GSF for any arrears during membership does not form part of the refund, e.g. interest charged on the repayment of arrears.

If the election to withdraw is received directly by Datacom, the employer will be notified of the exact date to cease payments to GSF.

This withdrawal option does not apply to the compulsory schemes, i.e. Police, Armed Forces, Judges, MP's. Please see booklet Options Available While Remaining in Government Service (GS19), which includes form GS19/1. All booklets and forms are available on the www.gsfa.govt.nz.

Note: a member who has withdrawn cannot rejoin GSF once an election to withdraw has been received.

7 CEASING EMPLOYMENT

7.1 Introduction

A member may cease employment for a variety of reasons, including:

- resignation
- redundancy
- retirement
- dismissal
- medical (see section 7.4).

The options available to members on ceasing employment will depend on the member's age and length of contributory service. An election in respect of these options is required from the member on form GS20/1. Please see booklet Options Available on Cessation of Government Service (GS20), which includes the form GS20/1. All booklets and forms are available on the www.gsfa.govt.nz

7.2 Employer obligations

On cessation, a contributor may send a GSF election form directly to Datacom. The employer will then be asked to confirm the member's ceasing details on the GS1000 form (GS1000E form for State or State Integrated Compulsory Schooling Sectors), i.e. last five years' salaries and last day of paid service (see section 7.3).

If the election made on cessation is received directly by the employer, the GSF election form must be date stamped and forwarded to Datacom as soon as the GS1000 form (Appendix 5) can be completed in full.

It is important that details of the member's ceasing details are provided to Datacom as soon as possible so that final entitlements can be calculated and payments can be made when due.

In addition to the GS1000 form, we may require further information such as confirmation of contributions paid.

The GSF Act requires contributors who are eligible to receive a retiring allowance, but who have not attained age 60, to obtain the consent of their controlling authority as defined by the Act (usually the chief executive of the employer's organisation), before payment can be made. Employers should ensure the specified box on the GS1000 form is ticked if applicable. If this is not ticked, then you will be required to complete an additional Controlling Authority Consent form (GS20/2) and payment of entitlements to the member may be delayed.

7.3 Determining the last day of paid service

Under the provisions of the GSF Act, contributors are entitled to receive a retiring allowance or other entitlement from the day after their last day of employment in Government service. This is known as the last day of paid service (LDOPS) for GSF purposes.

The LDOPS is the day the employment relationship (contract) between the employee and the employer ceases. This may include a period of paid leave, if it is agreed by the employer and the employee that the leave being paid is to be counted as service and the employment relationship (contract) ends at the end of the leave period, therefore extending the LDOPS beyond the last day of duty.

GSF deductions must then be made from any agreed paid leave and you as the employer must pay the corresponding employer subsidy on those contributions. The LDOPS is then the date when all paid leave has expired and in these cases will differ from the last day of duty.

Please note that the following are not superable when calculating the LDOPS:

- Retiring gratuities
- Redundancy gratuities
- Lump sums in lieu of notice

See section 3.2 for a full list of non-superable components.

It is important to get the LDOPS correct. Advice of an incorrect LDOPS may result in a member's allowance being reassessed and overpaid amounts being owed to GSF. If you have any doubts about the calculation of the LDOPS, please contact Datacom and we will be happy to discuss this with you.

7.4 Ceasing employment: Medical

The Authority may approve the payment of a medical retiring allowance to a member who is under 60 years of age (New General Scheme; age 55 Police Scheme; age 58 Prisons Scheme).

In such cases, the member ceases Government service with the consent of their controlling authority as defined by the Act (usually the chief executive of the employer's organisation), on the grounds of being medically unfit for further duty.

In order to receive such an allowance, the Authority has to be satisfied that the member is, and is likely to remain, substantially unable to perform any duties that the controlling authority and the Authority consider to be suitable and reasonable for the member.

Medical retirement of a GSF member is subject to the prior approval of the Authority. Members should not be advised that they have been medically retired until approval is obtained from the Authority.

The member is required to obtain evidence from at least two registered medical practitioners that he/she is medically unfit. The Authority has to approve the registered medical practitioners used. Please see Appendix 4 for the GS922 form.

Once a medical retiring allowance has commenced, it is generally subject to review. The review will be held at regular intervals, as determined by the Chief Executive of the Government Superannuation Fund Authority.

The Authority may suspend, reduce, or cancel any medical retiring allowance if:

- the member resumes employment, whether in the Government service or elsewhere, or becomes gainfully self-employed, or
- the member has ceased to be medically unfit and fails to accept any employment that is considered by the Authority to be suitable and reasonable, or
- the Authority is satisfied that the degree of disability is not sufficient to justify the payment of part or all of the allowance, or
- the member fails without sufficient justification to obtain a medical examination when and as often as required by the Authority, or
- the Authority does not know the whereabouts of the member, or whether the member is alive or deceased.

Refer to appendix 4 for the Application for Medical Retiring Allowance form.

7.5 Death of a contributor

You should notify Datacom of a member's death in writing as soon as possible. The notification should include:

- the date of death;
- a contact name and address for the contributor's estate;
- whether there is a surviving spouse and/or children, if known.

The employer will also need to provide the last five years' salary in order to calculate any entitlements due to the member's estate or surviving spouse.

8 FURTHER INFORMATION

8.1 Contributor information seminars

Datacom provides information seminars to contributors on their rights and entitlements under the GSF Act and current policy. These can be tailored to meet employer's needs or to address specific issues. These seminars are available at a modest fee, in addition to reimbursement of any travel and accommodation expenses.

8.2 Contact us

Please contact Datacom at any time if you wish to discuss any of the topics outlined in this manual. We are always happy to provide further information about the GSF schemes and about Datacom's requirements as the GSF schemes administrator.

Datacom Employer Services Limited
GSF Schemes Administration
PO Box 3614
Wellington 6140

Phone (04) 470 6348 or 0800 654 731

Fax (04) 470 6366

Email gsf@datacom.co.nz

www.datacomgsf.co.nz

The following booklets containing information for GSF members of the New General Scheme are available online at www.gsfa.govt.nz under the Booklets section of the Members heading, or on request from Datacom.

GSF Information Booklets	
GS2	Retiring Allowance Options
GS5	Granting a Charge Over Your Contributions
GS6	General Information
GS7	Information on LWOP
GS19	Options Available while remaining in Government service
GS20	Options available on cessation of Government service
GS21	Election to contribute at previous salary rate following a reduction
GS22	Election to contribute in respect of prior or interrupted Government service
GS96	Ceasing Contributions and Electing a Deferred Pension

Booklets on the other GSF schemes can be obtained by contacting Datacom.

APPENDIX 1: PAYROLL FILE FORMATS

1. PAYROLL FILE MEDIA

Datacom receives payroll deduction files (payroll files) through e-mail. Send payroll files as an attachment (not as plain text) to the GSF Schemes Administration payroll mailbox: gsfmedia@datacom.co.nz.

Types of payroll files

Two types of file format are accepted:

- ⚙️ **CSV** (comma-separated values). This file format is recommended. Each value in a line is separated by a comma (*see section 2 for format*).
- ⚙️ **DAT**. Each field's maximum length must be fully filled. Zeros or spaces are used to 'pad out' the field if data supplied is less than the field's maximum length (*see section 3 for format*).

File naming convention

Please use a file name that includes your assigned GSF employer number e.g. 201GSF.csv.

Payroll file format

The payroll file is made up of three types of 'records':

- a. **Header record**. The header record is the first line of the payroll file. It identifies the employer and the pay period.
- b. **Detail records**. The detail records are the main body of the payroll file. There is one line for each GSF member.
- c. **Trailer record or 'footer'**. The trailer record or 'footer' is the last line of the payroll file. It contains control totals.

Multiple payrolls can be sent in one file, but each must have its own header, detail records and trailer record.

2. CSV (COMMA-SEPARATED VALUE) FORMAT

For the CSV format, any line before the header record or after the trailer record that do not contain a valid transaction type in the first field will be ignored and discarded. This allows files to be created using a spreadsheet with column headings or additional totals after the trailer record.

All records (lines) between the header and the trailer must, however, be valid for the payroll file/s to be successfully processed by the GSF system.

Commas should fill up empty fields, but are not necessary at the end of a row.

Example:

Header Opt 1

GSFHD,123,T2EMPLYR,T,22/02/2009, FN Payroll

Opt 2

GSFHD,123,T2EMPLYR,T,22/02/2009,

Detail Opt 1

GSF10,987654,113.24,56000.00,18/11/2008,PAUL COLE,15/02/2006,08000,FINANCE DEPT

Opt 2

GSF10,987654,113.24,56000.00,18/11/2008,PAUL COLE,,,FINANCE DEPT

Opt 3

GSF10,987654,113.24,56000.00,18/11/2008,PAUL COLE,,,

Trailer 99999,2,212.97,96000.00

Commas cannot form part of the data because the system will treat them as a separator and payroll file will not process successfully, e.g.

	Correct	Incorrect
Employee Contributions Amount	1500.00	1,500.00
Employer Internal Ref No.	SMITH JOE	SMITH, JOE

Fields specifications

Below is a table showing each record's field name, length for each field and some specific data and/or formats required.

CSV FILE		
Field name	Field length	Specific data/format required
HEADER RECORD		
Transaction Type	5 Chars	GSFHD
GSF Employer Number	1-4 Numeric	1 or 45 or 789 or 1234
Payroll Code or ID	5-8 Chars	T1EMPLYR
Payroll Frequency	1 Char	W or T or F or M
End of Pay Period (EPP)	6-10 Chars	dd/mm/yyyy or ddmmyyyy
Payroll Description	0-20 Chars	Any combination of chars and numbers, if not used, ensure a comma is after EPP field
DETAIL RECORD		
GSF Transaction Type	5 Chars	GSF10 or GSF20
GSF Member No.	6 Numeric	123456
Employee Contribution Amount	7 x \$ 2 x c	\$\$\$\$\$\$\$.cc
Gross Annual Superable Salary	7 x \$ 2 x c	\$\$\$\$\$\$\$.cc
Effective Date of Salary	6-10 Chars	dd/mm/yyyy or ddmmyyyy
Employer Internal Member Number/Reference	1-10 Chars	JOHN COLE
Last Day of Paid Service	6-10 Chars	dd/mm/yyyy or ddmmyyyy
Part-time Service % (if applicable)	1-6 Numeric	50% = 50 or 50.00
Location Code (optional)	0-5	Any combination of chars and numbers
TRAILER RECORD		
Transaction Type	5 Numeric	99999
Total Number of GSF Transactions	1-5 Numeric	2 or 00002
Employee Contributions Total	9 x \$ 2 x c	\$\$\$\$\$\$\$\$.cc
Superable Salary Totals	9 x \$ 2 x c	\$\$\$\$\$\$\$\$.cc

Note: Each field must be present (even if empty) separated by a comma.

Refer to Part 5 for a sample payroll file in CSV format.

Field descriptions

Header record

Transaction type

The record begins with a transaction type to enable the record to be identified. For a CSV file, the header it is always GSFHD.

GSF employer code/number

A numeric character reference unique to each GSF employer. Please email gsfmedia@datacom.co.nz if you are not sure of your specific GSF employer number.

Payroll code

Up to an eight character code that will identify each employer payroll. Please email gsfmedia@datacom.co.nz if you want us to confirm your specific GSF payroll code.

Payroll frequency

The length of a payroll cycle. Below are the codes for each cycle:

- W** = weekly
- T** = two-weekly (fortnightly)
- M** = monthly
- F** = four-weekly

End of pay period (EPP)

The last day of the pay period, not the actual date salaries were paid (unless it is the same date).

Payroll description

An optional description, usually used to describe the department, area, or site of employer payroll.

Detail record

GSF transaction type

Each detail record begins with a transaction type to enable the record to be identified. There are two transaction types: GSF10 and GSF20.

- ⚙ GSF10 refers to employee information for the pay period:
 - GSF contribution, including:
 - normal GSF contribution deductions, and
 - former higher salary (FHS) deductions (employee contribution portion only), and
 - arrears of employee contributions, e.g. backdated salary, FHS, under/overpayments, adjustments due to missed periods, but **not** employee debts as outlined under GSF20.
 - Annual full-time equivalent superable salary
 - Effective date of salary
 - Last day of paid service
 - Part-time percentage.
- ⚙ GSF20 refers to employee debts (which may consist of employee contribution and employer subsidy) that the employee has elected to pay by instalment or lump sums via payroll deductions, for example:
 - LWOP arrears

-
- Purchase of service (POS) arrears
 - Contribution arrears resulting from a reconciliation performed by Datacom.

If employers have a payment transaction which does not fall into the categories provided above, please contact Datacom to discuss the appropriate transaction type to use.

GSF reference number

The unique six digit reference number that identifies a GSF member and enables employee contributions to be allocated to the correct member account.

Please email gsfmedia@datacom.co.nz if you want to confirm a specific GSF member reference number.

Employee contribution amount

Contains the deduction for the transaction type (GSF10 or GSF20) for the member for the current pay period.

Gross annual superable salary

The annualised superable salary amount that the member's superannuation deduction is based on. It is not the amount paid for the weekly, fortnightly or monthly pay period. Members working part-time should also show the gross annualised full-time equivalent superable salary.

Salary amounts must be updated whenever there are changes. If a member is on an approved Former Higher Salary (FHS) election, the member's actual salary should be shown.

This figure corrects or updates members' latest salary amounts. It overwrites any previously supplied salary information in our GSF system. Employers need to ensure this information is accurate as it affects the calculation of members' future GSF entitlements.

Effective date of salary

The date members' superable salary is effective from. Similar to the salary amount, it corrects or updates the salary effective date of a member and overwrites any previously supplied salary date information in our GSF system. Employers need to ensure this information is accurate as this affects the calculation of members' future GSF entitlements.

Employer internal reference number

This is the payroll 'employee number' or member's name as per their employer's own individual payroll system. It is the code the employer use to identify the employee.

Last day of paid service (LDOPS)

Refer to section 7.3 of this booklet for more information on calculating this date.

Part-time service

If a member is working part-time the employer must show this as a percentage of the full-time equivalent employment that the employee has been working for that period. This enables the system to calculate pro-rated expected employee contributions and employer subsidy based on the part-time percentage of service.

This field should be blank for those working full-time. However, where a member has previously been on a part-time rate and returns to full-time employment, the part-time rate field should be at 100% from that date.

Employers must ensure that this is updated when there are changes to the percentage of time an employee works.

Location code

This field is optional and is intended for the employer’s benefit only.

Trailer record

Transaction type

The record begins with a transaction type to enable the record to be identified. For the Trailer Record, it is always ‘99999’.

Total number of transactions

The total number of transactions on the file. The header and trailer records are not included in this total.

Employee contributions total

The total of the entries in the ‘Employee Contribution Amount’ field, in the detail record.

Superable salary totals

The total of all the entries in the ‘Gross Annual Superable Salary’ field in the detail

3. DAT FILE FORMAT

Please note that for the DAT file format, each field’s maximum length must be fully filled in unlike the CSV file format. Zeros or spaces are used to ‘pad out’ the field if data supplied is less than the field’s maximum length.

Example: If the contribution amount is only a five-digit figure i.e. 150.00 and the field requires a maximum 9 numeric characters, then pad with zeros from the left side of data i.e. 000015000.

Fields specifications

Below is a table showing each record’s field name, length for each field and some specific data and/or formats required.

DAT FILE			
Field Name	Field Length	Position	Specific Data/Format Required
HEADER RECORD			
		1-80	
GSF Employer Number	8 Numeric	1-8	00000001 or 00000012 or 00000123 or 00001234
Payroll Code or ID	8 Chars	9-16	T1EMPLYR
Payroll Frequency	1 Chars	17-17	W or T or F or M
End of Pay Period (EPP)	8 Numeric	18-25	ddmmyyyy
Payroll Description	20 Chars	26-45	Warehouse or 00000000000000000000 or spaces
Filler (not in use)	35	46-80	Use zeros or spaces as above
DETAIL RECORD			
		1-84	

GSF Transaction Type	5 Chars	1-5	GSF10 or GSF20
GSF Reference No.	8 Numeric	6-13	00123456 or 12345600 or 123456
Employee Contributions Amount	9 Numeric	14-22	\$\$\$\$\$\$cc
Gross Annual Superable Salary	9 Numeric	23-31	\$\$\$\$\$\$cc
Effective Date of Salary	8 Numeric	32-39	ddmmyyyy
Employer Internal Reference Number/Name	10 Chars	40-49	00PAULCOLE or PAULCOLE00 or PAUL COLE
Last Day of Paid Service	8 Numeric	50-57	ddmmyyyy
Part-time Service	5 Numeric	58-62	80% = 08000
Location Code	5 Chars	63-67	00000 or spaces
Filler (not in use)	17	68-84	Use zeros or spaces as above
TRAILER RECORD		1-76	
Transaction Type	5 Numeric	1-5	99999
Total Number of GSF Transactions	5 Numeric	6-10	with leading zeros 00002 or with leading spaces 2
Employee Contributions Total	11 Numeric	11-21	\$\$\$\$\$\$\$\$cc
Superable Salary Totals	11 Numeric	22-32	\$\$\$\$\$\$\$\$cc
Filler (not in use)	44	33-76	Use zeros or spaces

Note: Every field must be present in each of the record types.

Refer to Part 6 for a sample payroll file in DAT format.

FIELDS DESCRIPTIONS FOR DAT FILE FORMAT

Header record

GSF employer code/number

A numeric character reference unique to each GSF employer. Please email gsgmedia@datacom.co.nz if you are not sure of your specific GSF Employer Number.

Note the GSF employer code/number must include leading zeros to the correct field length. The leading zeros at the start of the record enable the record to be identified.

Payroll code

Up to an eight character code that will identify each employer payroll. Please email gsgmedia@datacom.co.nz if you want us to confirm your specific GSF Payroll Code/ID.

Payroll frequency

The length of a payroll cycle. Below are the codes for each cycle:

-
- W** = weekly
T = two-weekly (fortnightly)
M = monthly
F = four-weekly

End of Pay Period (EPP)

The last day of the pay period, not the actual date salaries were paid (unless it is the same date).

Unlike the CSV file format, the date should be a straight 8 digit number ddmmyyyy. Do not use '/' or '-' to separate ddmmyyyy.

Payroll description

An optional description usually used to describe the department, area, or site of employer payroll.

Detail record

GSF transaction type

Each detail record begins with a transaction type to enable the record to be identified. There are two transaction types: GSF10 and GSF20.

- ⚙ GSF10 refers to employee information for the pay period:
 - GSF contribution, including:
 - normal GSF contribution deductions, and
 - former higher salary (FHS) deductions (employee contribution portion only), and
 - arrears of employee contributions, e.g. backdated salary, FHS, under/overpayments, adjustments due to missed periods, but **not** employee debts as outlined under GSF20.
 - Annual full-time equivalent superable salary
 - Effective date of salary
 - Last day of paid service
 - Part-time percentage
- ⚙ GSF20 refers to employee debts (which may consist of employee contribution and employer subsidy) that the employee has elected to pay by instalment or lump sums via payroll deductions, for example:
 - LWOP arrears
 - Purchase of service (POS) arrears
 - Contribution arrears resulting from a reconciliation performed by Datacom.

If employers have a payment transaction which does not fall into the categories provided above, please contact Datacom to discuss the appropriate transaction type to use.

GSF reference number

The unique six digit reference number that identifies a GSF member and enables employee contributions to be allocated to the correct member account.

Please email gsfmedia@datacom.co.nz if you want to confirm a specific GSF member reference number.

Employee contribution amount

Contains the deduction for the transaction type (GSF10 or GSF20) for the member for the current pay period.

All 'Amounts' are expressed in dollars and cents. Do not use a decimal point '.' to separate dollars and cents.

Gross annual superable salary

The annualised superable salary amount that the member's superannuation deduction is based on. It is not the amount paid for the weekly, fortnightly or monthly pay period. Members working part-time should also show the gross annualised full-time equivalent superable salary. This is expressed in dollars and cents. Do not use a decimal point '.' to separate the dollars and cents.

Salary amounts must be updated whenever there are changes. If a member is on an approved Former Higher Salary (FHS) election, the member's actual salary should be shown.

This figure corrects or updates members' latest salary amounts. It overwrites any previously supplied salary information in our GSF system. Employers need to ensure this information is accurate as it affects the calculation of member's future GSF entitlements.

Effective date of salary

The date members' superable salary is effective from. Similar to the salary amount, it corrects or updates the salary effective date of a member and overwrites any previously supplied salary date information in our GSF system. Employers need to ensure this information is accurate as this affects the calculation of members' future GSF entitlements.

Unlike the CSV file format, the date should be a straight 8 digit number ddmmyyyy. Do not use '/' or '-' to separate ddmmyyyy.

Employer internal reference number

This is the payroll 'employee number' or member's name as per their employer's own individual payroll system. It is the code the employer uses to identify the employee.

Last day of paid service (LDOPS)

Please see section 7.3 of this manual for information on calculating this date.

Unlike the CSV file format, the date should be a straight 8 digit number ddmmyyyy. Do not use '/' or '-' to separate ddmmyyyy.

Part-time service

If a member is working part-time the employer must show this as a percentage of the full-time equivalent employment that the employee has been working for that period. This enables the system to calculate pro-rated expected employee contributions and employer subsidy based on the part-time percentage of service.

This field should be blank for those working full-time. However, where a member has previously been on a part-time rate and returns to full-time employment, the part-time rate field should be at 100% (shown as 10000) from that date.

80%	to be shown as 08000
79.5%	to be shown as 07950
100%	to be shown as 10000

Note that there should be no '%' symbol in the part-time service field.

Employers must ensure that this is updated when there are changes to the percentage of time an employee works.

Location code

This content within this field is optional and is intended for the employer's benefit only.

Trailer record**Transaction type**

The record begins with a transaction type to enable the record to be identified. For the Trailer Record, it is always '99999'.

Total number of transactions

The total number of transactions on the file. The header and trailer records are not included in this total.

Employee contributions total

The total of the entries in the 'Employee Contribution Amount' field, in the detail record. This should be expressed in dollars and cents. Do not use a decimal point '.' to separate the dollars and cents.

Superable salary totals

The total of all the entries in the 'Gross Annual Superable Salary' field in the detail record.

This should be expressed in dollars and cents. Do not use a decimal point '.' to separate the dollars and cents.

SAMPLE CSV FILE FORMAT

GSFHD,23,T2EMPLYR,T,22/09/2013,
GSF10,123456,140.56,56000.00,18/11/2012,A,,,
GSF10,789123,186.08,74000.00,18/11/2012,B,,,
GSF10,234567,206.43,85800.00,01/07/2013,C,27/09/2013,,
GSF10,456789,122.84,49000.00,01/07/2013,D,,,
GSF10,567891,185.79,74500.00,18/11/2012,E,,60.00,
GSF10,122222,164.19,65000.00,18/01/2013,F,,,
99999,6,1005.89,404300.00

SAMPLE DAT FILE FORMAT

Note: The '~' symbol has been used below to show a space in the field.

0000023T2EMPLYRT16092013FORTNIGHTLY PAYROLL
GSF1000125424000031914012800400010720130000001107
GSF1000125781000023844009563700010720130000000186
GSF1000717132000023389009381200220820130000000753~~~~~08000
GSF1000753149000020461008206800220820130000000299
GSF100075900100002139600858200020022013000000193426092013
GSF100099664300001929700773990017102012~~~JONES~K
99999000060000014030100056274

APPENDIX 2: EMPLOYER ELIGIBILITY

From	To	Yes/No	Authority
Government	Government	Yes	GSF Act 1956
Government	SOE	Yes*	GSF Act 1956, s2(a)
Government	DHB	No	Health Sector (Transfer) Act 1990
Government	CRI	Yes*	Various Acts setting up CRIs
Government	COE	Conditional	Various Acts setting up COEs****
Government	Privatised Company	Conditional	****
Government	MOM	Conditional	****
SOE	Government	Yes	GSF Act (Reactivation option)
SOE	SOE	Yes	GSF Act 1956, s2(a)
SOE	DHB/COE/CRI	Conditional	****
SOE	Privatised Company	Conditional	**
SOE	MOM	Conditional	****
DHB	Government	Yes	GSF Act (Reactivation)
DHB	SOE	Yes*	GSF Act 1956, s2(a)
DHB	DHB	Yes	Health Sector (Transfer) Act 1990
DHB	CRI	Yes*	Various Acts setting up CRIs
DHB	COE	Conditional	Various Acts setting up COEs****
DHB	Privatised Company	No	
DHB	MOM	Conditional	****
CRI/COE	Government	Yes	GSF Act (Reactivation)
CRI/COE	SOE	Yes*	GSF Act 1956, s2(a)
CRI/COE	DHB	No	Health Sector (Transfer) Act 1990
CRI/COE	Privatised Company	Conditional	****
CRI/COE	MOM	Conditional	****
CRI	CRI	Yes	Various Acts setting up CRIs
COE	COE	Conditional	Various Acts setting up COEs****
MOM	Government	Yes	GSF Act 1956
MOM	SOE	Yes*	GSF Act 1956, s2(a)
MOM	DHB	No	Health Sector (Transfer) Act 1990
MOM	CRI	Yes*	Various Acts setting up CRIs
MOM	COE	Conditional	Various Acts setting up COEs****
MOM	Privatised Company	Conditional	****
MOM	MOM	Conditional	****

* Must join within nine months of establishment

** Where there is a partial sale of the SOE by the Government, contributors can continue to contribute, but on an individual basis under Section 43 of the Act. In cases where the SOE is sold off in its entirety, contributors can continue to contribute.

*** No longer applies

**** Depends on specific legislative provisions.

-
- SOE** State Owned Enterprise
 - DHB** District Health Board
 - CRI** Crown Research Institute
 - COE** Crown Owned Entity
 - MOM** Mixed Ownership Model Company

APPENDIX 3: EMPLOYEE CONTRIBUTION RATES

New General Scheme

Age	Since 1 May 1985
All ages	6.5

Old General Scheme

Age	Since 1 May 1985
All ages	6.0

Armed Forces Scheme

Age	Since 5 December 1986
All ages	7.6

Police Scheme

Age	Since 10 December 1986
All ages	7.5

Prisons Scheme

Age	Since 25 December 1986
All ages	8.5

Judges/Magistrates Scheme

Age	Since 1 January 1981
Under 42	7.0
Under 50	7.5
50+	8.0

Members of Parliament Scheme

Age	Years' service	Since 1 April 1970
All ages	Under 20	11.0
All ages	From 20	8.0

APPENDIX 4: APPLICATION FOR MEDICAL RETIRING ALLOWANCE

See form GS922 on following page.

PART A

General Information

1. Eligibility

A contributor will be considered for a medical retiring allowance when ceasing Government service on medical grounds provided the cessation is:

- a. Supported by two medical reports which state the contributor is substantially incapacitated from performing duties whether in Government service or elsewhere; and
- b. is supported by the contributor's employer.

2. Procedure

- 2.1 The contributor must obtain two independent medical reports in order to be considered for a medical retiring allowance.
- 2.2 The medical practitioners must complete Part B of this form. The first medical practitioner should complete Part B.2. The second medical practitioner should complete Part B.3.
- 2.3 Upon completion by the medical practitioners, the report should be forwarded directly to the contributor's employer, together with the account for payment. (Each medical practitioner will be reimbursed up to \$42.50, plus GST, towards the medical expenses).
- 2.4 The employer must:
 - a. take reasonable steps to seek alternative employment for the contributor.
 - b. inform the contributor of other options regarding superannuation eg. early retirement.
 - c. complete Part C of this form and ensure all other parts of the form are completed before forwarding it to the Schemes Administrator.
- 2.5 If any questions arise while completing this form, please contact the Schemes Administrator on 470 6348 or 0800 654 731 if calling from outside of the Wellington area.

Note – In accordance with the Privacy Act 1993, the contents of the medical report will be treated as confidential by the Government Superannuation Fund Authority and the Schemes Administrator and will not ordinarily be disclosed to anyone, including the contributor.

If the contributor requires a copy of the medical report the contributor should approach the medical practitioner directly.

3. Conditions of Medical Retiring Allowance

The Government Superannuation Fund Authority may suspend, reduce, or cancel any medical retiring allowance payable to a contributor who has not attained the age of 60 years, if:

- the contributor resumes employment, whether in the Government service or elsewhere, or becomes gainfully self-employed; or
- the contributor has ceased to be medically unfit and fails to accept any employment that is considered by the Authority to be suitable and reasonable; or
- the Authority is satisfied that the degree of disability is not sufficient to justify the payment of part or all of the allowance; or
- the contributor fails without sufficient justification to obtain a medical examination when and as often as required by the Authority; or
- the Authority does not know the whereabouts of the contributor, or whether the contributor is alive or dead.

PART B

(To be completed by the Medical Practitioners)

Please read the instructions in Part A before completing this part.

1. **GSF Contributor Details** *(to be completed by one medical practitioner)*

First Names _____ Surname _____

Occupation _____ Date of Birth ____ / ____ / ____

Postal Address _____

Name of Employer _____

Employer's Postal Address _____

2. **First Medical Practitioner**

Medical Condition

The contributor is suffering from *(state the medical condition)*

The effect of the condition and prognosis are

In your opinion, is the medical condition preventing the above named GSF contributor from working?

Yes No

If not fit now, in your opinion, based on the medical condition of the contributor as stated above, will he/she be able to undertake reasonable and suitable employment within his / her normal working lifetime?

Any further comments on the contributor's incapacity

(please continue overleaf)



(First Medical Practitioner continued)

Details of Medical Practitioner

Name (Surname and Initials) _____

Postal Address _____

Signature _____ Date report completed ____ / ____ / ____

3. **Second Medical Practitioner**

Medical Condition

The contributor is suffering from *(state the medical condition)*

The effect of the condition and prognosis are

In your opinion, is the medical condition preventing the above named GSF contributor from working?

Yes No

If not fit now, in your opinion, based on the medical condition of the contributor as stated above, will he/she be able to undertake reasonable and suitable employment within his / her normal working lifetime?

Any further comments on the contributor's incapacity

Details of Medical Practitioner

Name (Surname and Initials) _____

Postal Address _____

Signature _____ Date report completed ____ / ____ / ____

When parts B2 and B3 are completed please forward direct to the contributor's employer as detailed in part B1.



PART C

(To be completed by the contributor's employer and forwarded to the Schemes Administrator)

Please read the instructions in Part A before completing this part.

	Yes	No
Based on the medical condition stated by the medical practitioners in Part B you have endeavoured to arrange alternative duties that are suitable and reasonable for the contributor?	<input type="checkbox"/>	<input type="checkbox"/>
If such suitable and reasonable work were available, in your opinion, due to the medical condition stated in Part B, would the contributor be able to perform such work?	Now?	<input type="checkbox"/>
	In the future?	<input type="checkbox"/>

If the medical retiring allowance is approved, the contributor's last day of paid service will need to be advised.

Note – This date must be within six months of the medical retiring allowance being approved. If the date exceeds six months the contributor must reapply

Last day of paid service (if known please insert) ____ / ____ / ____
Name of Employer _____
Name of person completing the form _____
Designation _____ Contact phone number _____

I consent to the payment of a medical retiring allowance to the contributor named in Part B of this form.

Signature _____

Designation _____ Date ____ / ____ / ____

Forward the completed form to: Datacom, GSF Schemes Administrator, PO Box 3614, Wellington 6140. If you have any queries please call 470 6348 or 0800 654 731 if calling from outside the Wellington area.

APPENDIX 5: ADVICE OF CESSATION OF SERVICE

See GS1000 form on following page.



ADVICE OF CESSATION OF SERVICE

GS1000

SECTION 1 MEMBER DETAILS

First Names _____ Surname _____
 Mr / Mrs / Ms / Miss / Dr / Prof / Other (please circle) Date of Birth ____ / ____ / ____
 GSF Number _____ Payroll Number _____

SECTION 2 CEASING EMPLOYMENT IN GOVERNMENT SERVICE

- The cessation is due to: Resignation / Retirement / Redundancy / Dismissal (please circle one)
- Last day of paid service (LDOPS) with your organisation.
 The LDOPS must be agreed to between the GSF member and the employer and should be the date your contractual employment arrangement ends. **Please ensure that GSF contributions are paid up to and finish on this date.**
 - LDOPS is the last day of duty (LDOD), which is ____ / ____ / ____, or
 - LDOPS is ____ / ____ / ____, being the LDOD plus ____ days paid leave taken after the LDOD
- Please specify the pay period end date in which the final GSF deduction is expected to be paid: ____ / ____ / ____
- Please provide salary history for the last five years.

Effective Date	Base Salary (Fulltime equivalent)	Superable Allowances		Total Superable Salary	Part time %
		Allowance name	Amount		
____ / ____ / ____	\$ _____	_____	\$ _____	\$ _____	_____
____ / ____ / ____	\$ _____	_____	\$ _____	\$ _____	_____
____ / ____ / ____	\$ _____	_____	\$ _____	\$ _____	_____
____ / ____ / ____	\$ _____	_____	\$ _____	\$ _____	_____
____ / ____ / ____	\$ _____	_____	\$ _____	\$ _____	_____
____ / ____ / ____	\$ _____	_____	\$ _____	\$ _____	_____
____ / ____ / ____	\$ _____	_____	\$ _____	\$ _____	_____

SECTION 3 EMPLOYER DETAILS

Employer Name _____
 Contact person if further information is required _____
 Phone () _____ Fax () _____
 Email _____

SECTION 4 DECLARATION

I confirm that the above information is correct to the best of my knowledge, and
 I have discussed and agreed the above last day of paid service with the member, and

I consent to payment of a GSF retiring allowance if the member is under age 60.

Please tick only if appropriate

Signature _____ Date ____ / ____ / ____
 Name (please print) _____

Return form to: **Datacom, GSF Schemes Administration** P O Box 3614, Wellington 6140 Fax: 04 470 6366 Email: gsf@datacom.co.nz