

If you go on leave without pay, your super contributions will stop when your pay stops. However, you can still get the benefit of some or all of your super contribution entitlements while you're away. The rules are quite specific in order to comply with the scheme's exemption from the provisions of the Anti-Money Laundering and Countering Financing of Terrorism Act 2009. Your options are explained below.

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## Eligibility for employer contributions while on leave without pay

Depending on the type of leave you are taking, you may be eligible for employer contributions for the time you're away. You are eligible for employer contributions for the time you are on:

- parental leave (as defined in the Parental Leave and Employment Protection Act 1987)
- study leave without pay (with your employer's permission)
- other leave without pay recognised by your employer as being in the interests of Police or your career development.

However, you must first make up the member contributions you've missed. If you do, Police will contribute a lump sum amount to cover the employer contributions that would have been made while you were on leave. If you only make up some of the contributions you've missed, you will receive employer contributions based on that amount.

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## Arranging catch-up contributions when you return to work

You can make catch-up contributions as regular contributions from your pay when you return to work. You must:

- begin paying these contributions within 1 year of returning to work
- complete payments within 2 years of returning to work.

We cannot accept catch-up contributions after this time. However, on your return, you can pay at a higher rate than your usual fortnightly contributions to the scheme in order to repay the amount in a shorter timeframe. You can also change your contributions at any time if you need to.

You can arrange catch-up contributions by completing the form on page 2 and returning it to Payroll.

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## Arranging member contributions while you're on leave

If you prefer, you can pay the contributions you would have paid during your absence as regular payments while you're away. You need to arrange this before you go on leave. The amount and frequency of contributions must be the same as you were paying immediately before going on leave. You can't alter the contribution amount but you can stop payments at any time. If you do decide to stop payments, you can still make catch-up payments on your return to work.

Here's what you need to do if you choose this option:

1. Contact your Payroll Officer who will be able to work out how much you need to pay. You'll find the contact details you need on the Human Resources page on the intranet. Your Payroll Officer will email you to confirm:
  - how much you need to pay
  - the payment frequency
  - what your start date should be.

They will cc Mercer, the scheme's administration manager, into the email so they know to expect your payments.

2. Arrange an automatic payment from your bank account. You can set it up using internet banking or contact your bank. Here are the details you'll need:

Account name: Police Superannuation Scheme  
Bank: ANZ  
Branch: Lambton Quay  
Account number: 01 0505 0615983 28

Include your QID and PSS membership number in the reference field.

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## Parental leave

There is a third option for constabulary or Police employee members on parental leave. You can arrange to make up contributions from the ex-gratia payment(s) you are entitled to on returning from parental leave. Contact Payroll who will calculate your employee contributions and arrange to pay those contributions direct to PSS. Get in touch with Payroll as soon as you return to work if you are interested in this option. If you wait until the ex-gratia payment is made to you, you won't then be able to pay that money into the scheme. This is because we cannot accept lump sum contributions from members due to our exemption from the provisions of the Anti-Money Laundering and Countering Financing of Terrorism Act 2009.

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## Leave on reduced pay

If you are granted leave on reduced pay, your contributions and the employer contributions will be assessed on your reduced salary during that period.

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## Making member contributions if not eligible for employer contributions

If you are granted leave without pay and your situation does not fall into any of the categories outlined above, you may choose to continue to contribute to the scheme while you're away or make catch-up contributions when you return to work. However, Police will not make employer contributions.

**Use this form to:**

- start catch-up payments from your pay when you return to work (you must do this **within 1 year** of returning to work and complete your repayments **within 2 years** of returning to work), or
- change the payment arrangement you have put in place.

Follow the process detailed on page 1 if you want to continue member contributions **while** you're on leave.

**For the member to complete**

Mr Mrs Miss Ms \_\_\_\_\_  
SURNAME GIVEN NAMES

Station postal address \_\_\_\_\_

Date of birth \_\_\_\_\_ QID \_\_\_\_\_

Daytime contact number/mobile \_\_\_\_\_

Personal email address \_\_\_\_\_

IRD number<sup>1</sup> \_\_\_\_\_

<sup>1</sup> Inland Revenue requires us to hold IRD numbers for all members. Note your IRD number here if you haven't provided it to us before.

I'd like to set up a (choose one)  
 payment arrangement, or  
 change my payment arrangement as follows:

Amount \$ \_\_\_\_\_ per fortnight

Start date \_\_\_\_\_

End date (choose one)  
 \_\_\_\_\_

PLEASE SPECIFY DATE

Until further notice

Contact your Payroll Officer if you're not sure what your payments should be.

Signature \_\_\_\_\_ Date \_\_\_\_\_

**Return the completed form to:**

Payroll, Police National Headquarters, PO Box 3017, Wellington 6140, fax the form to (04) 498 7401 or email it to payroll@police.govt.nz.

**For Payroll to complete**

Date pay deduction actioned \_\_\_\_\_

**Copy of form forwarded to Mercer:**

Police Superannuation Scheme, c/o Mercer (N.Z.) Limited, PO Box 1849, Wellington 6140, fax the form to (04) 819 2699 or email it to psscheme@mercer.com.