EMPLOYERS

TE RORO MANUAL

January 2025

CINSF Policy

The Cook Islands Superannuation Fund (CINSF) and its team are dedicated to supporting members in achieving

financial security in their retirement.

Our CINSF Employer Portal, designed to deliver faster and more efficient service experience.

Contents

1. Activation Email

You will receive a **"Welcome Email"** to activate your account.

For the best experience, please use Google Chrome or Firefox

WELCOME EMAIL ACTIVATION

Kia Orana "Customer Name,"

Your account "Registered Company Name," on the Cook Islands National Superannuation Fund system is now active.

You can use the website to manage your contributions and employments. More information on Employer registration can be found on the website.

Please use the link below to activate your account and set your password.

Activate Account

Contact us if you have any questions.

Regards,
The CINSF Team

2. How To Activate Your Account *(First – Time Login)*

1. Open the **Welcome Email** and click the Activate Account at the bottom left.
2. The activation screen will appear.
3. Enter your **new password** (minimum 8 characters) and confirm it.

   Your password must be at least 8 characters long and include:

   - o *1 upper case letter*
   - o *1 number*
   - o *1 symbol*

   Example: Secure1!

4. Click **RESET.**

You will be redirected to the Dashboard.

Congratulations you have now activated your account and logged in.

Bookmark the portal link for easy future access

3. Dashboard Overview
Your Dashboard includes:

- **Issues** - Alerts on new employees who haven't completed registration.
- **Declarations** - Status of declarations: unpaid, draft, or complete.
- **Balances** – Debt, for any overdue payments and any payment plan balance (if applicable).

Employment

- View current and former employees with start/end dates.
- Edit employees start/end dates.
- Add new or existing members as employees.

Declarations

- Create and submit superannuation contributions for employees.

Forms

- Click **VISIT** to download forms from the CINSF website.

4. Logging into Your Account *(After Activation)*

1. Click the CINSF Portal link saved in your bookmarks or enter **app.cinsf.com** directly into your browser.

2. Enter your **email** and **password**.
3. Click **Login.**

5. How To Reset My Password

If you have forgotten your password:

- Enter your **email address**.

- Click on **"Forgot Password?"**

- Enter your **email address** again and click on **REQUEST RESET**.

- A notification email will be **sent to your email address** to retrieve the "Reset Password".

- Your password must be at least 8 characters long and include:
  - *1 upper case letter*
  - *1 number*
  - *1 symbol*

  *Example: **Secure1!***

6. Managing Employees

a. To Edit Existing Employees

- Go to **EMPLOYMENTS** from the main menu.

- **Click** on the **filter drop down** arrow to **"ALL"** to view all employees.

- **Use the search bar** to enter the employee's surname.
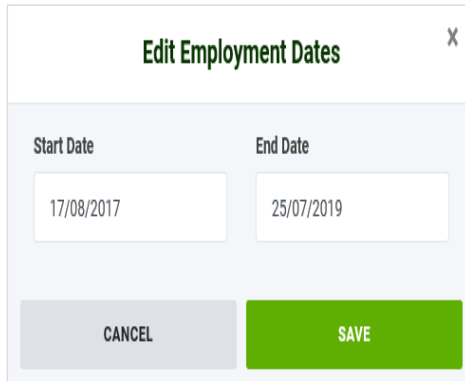
This process will help you quickly determine if an employee is already registered in the system.

- **Review employee records** to ensure all employment details are accurate.

- If updates are needed, click EDIT to update employment dates.

Edit Employment Dates

X

Start Date

17/08/2017

End Date

25/07/2019

CANCEL

SAVE

4. **Save** changes.

Employees must have a start date to appear in declarations. They will remain listed until an end date is added

b. To Add New Employees

A **New Employee** is defined as:

- A member who has never registered with the CINSF.
  Or
- A **former employee** who previously EXITED the fund and has now returned under a **new employment.**

In both cases, a new employment record must be created, and registration steps must be completed if the member is not currently active in the system.

1. Open the **EMPLOYMENTS** screen, click **ADD**.
2. Enter the employee's **RMD Number** and **Last Name**.

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Add Employment

RMD Number   Member's last name

[Type number here]   [Type name here]   **SEARCH**

3. If the member exists, confirm the details.

4. Click **ADD THIS MEMBER**.

Add Employment   ×

✓ We found a matching member

First Name	Last Name	RMD #	DOB
Tekura Josephine	Toru	10002	1970-07-28

ADD THIS MEMBER

7. **If not**, complete the new member Employment:
   - Title, First Name, Last Name
   - Gender, Residency, Nationality
   - RMD Number, Date of Birth

Add Employment   ×

No existing member found. Please create a new member to continue or search again

Title	First Name	Last Name
Title ⬦	First Name	TEST

Gender	Residency	Foreign Worker Nationality
Gender ⬦	Residency Status ⬦	Nationality ⬦

RMD Number	Date of Birth
4565489	dd/mm/yyyy

☐ Is this employment non-super?

ADD EMPLOYMENT

Click on **Add Employment**.

8. Once you've added the employment, please have the employee complete our CINSF Member Registration Form. *(Go to "Forms" to download from our website)* and provide below required documentation.

- o Completed Member Registration Form.
- o Provide only **ONE** of the valid identifications.
  - ▪ Valid Passport
  - ▪ Driver's license
  - ▪ Birth Certificate (current photo taken)
- o RMD confirmation letter

IMPORTANT INFORMATION TO NOTE:

- **Delays in Submitting Required Documents.**
Failing to provide necessary documents to the office promptly may result in penalties being applied to your account for non-compliance.
The significance of registering members to ensure they don't miss out on investment opportunities.

- **Accurate Employment Dates for Declarations:**
To ensure employees are included in the correct declaration, their employment dates must be accurate.
  - *Example:*
    When adding a new employee, their start date defaults to the date of entry. For instance, if you add an employee on September 5, 2019, they will appear in the August 2019 declaration.

- **Handling End Dates for Employees:**

  Employees without an end date entered will continue to appear in the declaration listing, even if they are no longer employed.

- **Employees with more Than 3 months of Nil Balances**
  - If an employee has had **no contributions (nil declarations) for more than 3 months,** an **End Date must be entered** for that employee.
  - Employers are responsible for ensuring that **such employees have accurate End Dates** recorded in the system.

This helps maintain accurate records and ensure employees no longer active are not included in future declarations.

7. Creating Declarations

The declarations are based on **Gross Monthly Pay.** The system calculates contributions automatically.

To Create a Declaration

Option A: Import from Excel (CSV)

- o On the top right click on **IMPORT CONTRIBUTIONS**

- o **"Click here"** to Download the latest CSV template.

Import Contributions

Steps to import:
1. Click here to download sample csv.
2. Changing the csv header will result in an error.
3. Fill in the csv, upload and import.

CSV File

Drop File Here or click Browse   Browse

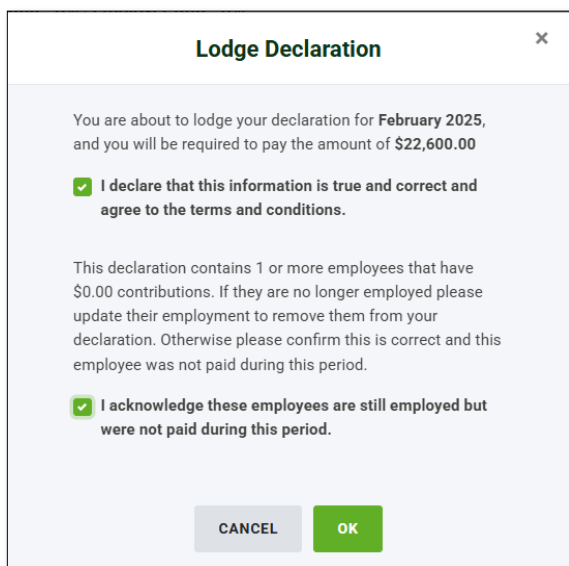IMPORT

- o Fill in Gross Monthly Pay and Voluntary Contributions *only if required.*

First	Last	MonthlyGr	Voluntary
Makea	Tupurai	0	0
Matua	Joseph	0	0
Kevi	Taia	0	0

- o   Save as CSV.
- o   Click **Browse**, select the file, and upload.

Option B: Manual Entry

- Enter Gross Monthly Pay and Voluntary Contributions for each employee.
- Click **SAVE** and then **LODGE.**
- Read the declaration summary.
  - o   **Tick the checkbox** to confirm that all information provided is true and correct.
  - o   Once confirmed, proceed to **OK**.

Lodge Declaration   ×

You are about to lodge your declaration for **February 2025**, and you will be required to pay the amount of **$22,600.00**

☑ **I declare that this information is true and correct and agree to the terms and conditions.**

This declaration contains 1 or more employees that have $0.00 contributions. If they are no longer employed please update their employment to remove them from your declaration. Otherwise please confirm this is correct and this employee was not paid during this period.

☑ **I acknowledge these employees are still employed but were not paid during this period.**

CANCEL   OK

- For new employees added they will appear with a "**Temporary Account"** status.

- The system will still allow you to **"CONTINUE"** with the declaration process.

- Once the employee has completed their CINSF Registration, the **"Temporary Account"** message will be removed automatically.
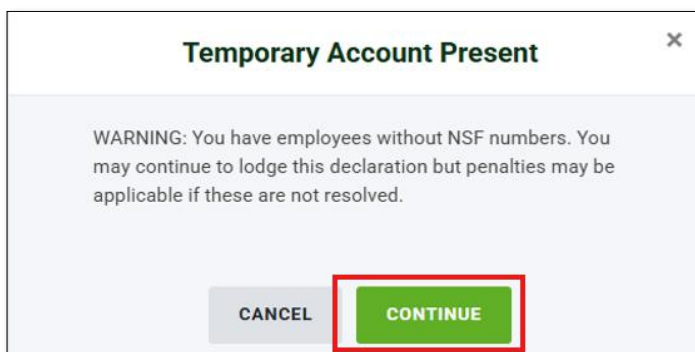
8. The Payment Slip

After lodging a declaration:

- A **confirmation screen** will appear.
- You can **email** or **download** the **Payslip.**

Declarations / AYGXGB   ⬇ DOWNLOAD CSV

May 2020 | Employee Rate: 3% | Employer Rate: 3%

Contributions   **Confirmation**

Declaration May 2020 Lodged

Declaration	$0.00
Late payment penalties	$0.00
Total	**$0.00**

Reference Code: AYGXGB

✉ EMAIL PAYMENT SLIP   ☁ DOWNLOAD PAYMENT SLIP

PAYMENT DUE ON THE 20TH OF THE MONTH

Declarations must be paid by the due date or incur a late payment penalty. The due date is the 20th of the month following the period the declaration is for. For example: If the declaration is for Jan 2019 this is to be paid before the 20th of February, to avoid late payment penalties being incurred. Penalties are equal to 10% plus an additional 1% for each month they remain unpaid.

PAYMENT INSTRUCTIONS:

Please pay the total amount due either via online banking or in person at your local bank of CINSF office. Please ensure you include the reference code **AYGXGB** from the Payment Slip with your payment.

CINSF
COOK ISLANDS NATIONAL SUPERANNUATION FUND

Code: AJNVJ
Date: July 2019

Payment Slip and Bank Deposit

This slip can be used to:

- Deposit payment directly into our account
- Assist with Online Banking
- Make payment at our CINSF Office, located on the ground floor at the end of the ANZ Bank Building in Avarua, below Southpac.

Credit to: CIG Cook Islands National Superannuation Fund

☐	ANZ	251986
☐	BSP	121483801
☐	BCI	84229-S7

Please tick appropriate bank/account

100	
50	
20	
10	
5	
Total Notes	
Coins	
Cash Total	

Narration: AE003 - AJNVJ - July 2019

Description/Particulars	Bank	Amount
Return		$90.00
Late Fee		$0.00

Cash	
Cheque	
Total $90.00	

Ninety dollars and zero cents

9. How Does Penalty Fee Work?

Under the **CINSF Act**, a **10% Penalty fee** applies if:

- **Declarations and payments** are made **after the 20th of the month.**
- **Declarations must match payments** to avoid triggering the penalty.

Exception: Weekend Due Date

- If the **20th falls on the weekend**, CINSF allows payment on the **next working day** without penalty.
- After that day, the penalty fee is automatically applied.

Example:

- *If the **20th falls on a Saturday**, the **due date is extended to Monday the 22nd**.*
- *Payments made on or after the 22nd will incur the **10% penalty fee.***

10.   Having Difficulty Making Payment?

If you are experiencing financial difficulties in making payments towards your monthly declarations:

- You must contact or email CINSF **before the 20th** of the month to explain your situation and request an extension.

- Your request will be assessed, considering your history of timely declarations and payments.

- If approved by the **Chief Member Services Officer** (CMSO), you will be granted an additional **7 days to make the payment**.

- If payment is **not made within the 7 days extension**, the **10% penalty fee will be automatically applied.**

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Timely communication is essential to avoid penalties.

11.   Error in Monthly Lodgment

If you noticed an error in your monthly declaration:

- For the **current month**, once the declaration is **lodged**, you **cannot make changes yourself**.

- You must **contact the CINSF Office** to assist with corrections by reverting the declaration to draft status, allowing you to make the necessary changes

Declaration Status Meanings.

1. **Draft**

   - You have started entering details but have **not completed** the submission process.

2. **Lodged**

   - You have **completed and submitted** the declaration to the office for processing.
   - If you notice an error, you can **contact the CINSF Office** to have the declaration **reverted to DRAFT** for correction.

3. **PAID**

- You have **lodged** the declaration, **paid** the amount owed, and it has been **processed by CINSF**.
- No changes can be made by you at this stage.
- To correct errors, **email the CINSF Office** with the correct payroll information.
- The office will create a **corrective declaration** on your behalf.

12. Final Confirmation

Employer Dashboard

! **Issues**

Declarations

0

ISSUES TO RESOLVE

VIEW ALL

VIEW ALL

Balances

$0.00

DEBT

$0.00 ?

PAYMENT PLAN OWING