

Apply for a payment (financial hardship)

How to apply

Follow the instructions on this form to apply for a payment from your super.

You generally need to be permanently retired from work and have reached a certain age to access your super savings. If you're struggling financially, you may be able to get some or all of your super to meet your immediate needs.

The fastest way of accessing your super due to financial hardship is to apply online. Not only is it simple and secure, but when applying online we can match your identity document details (e.g. driver's licence number) against secure databases.

Simply log into your account at australiansuper.com/login and complete the online form.



1 Check that you're eligible

Applying before reaching your preservation age

You can apply to access up to \$10,000 of your super under severe financial hardship, if you:

- haven't made a withdrawal from any super fund under financial hardship in the past 12 months, and
- are currently receiving and have been receiving eligible Commonwealth income support payments for at least 26 continuous weeks, and
- can't meet reasonable and immediate family living expenses.

Note: If you're under your preservation age and you've claimed for financial hardship in the past 12 months, you'll need to wait 12 months after the date of your previous claim before you can claim again.



Applying after reaching your preservation age

If you've reached your preservation age and 39 weeks you can apply for any amount if:

- you've been receiving eligible Commonwealth income support payments for a cumulative period of at least 39 weeks since reaching your preservation age, and
- you're unemployed or employed for less than ten hours a week when you make your application for payment under financial hardship.

You're not eligible to apply for a payment on financial hardship grounds if you're a temporary resident in Australia.

Use this table to find your preservation age

Date of birth	Preservation age
Before 1 July 1960	55
1 July 1960 to 30 June 1961	56
1 July 1961 to 30 June 1962	57
1 July 1962 to 30 June 1963	58
1 July 1963 to 30 June 1964	59
1 July 1964 or after	60

2 What you need to apply

- Your Centrelink Customer Reference Number
- Proof of your identity. There are two ways you can provide your proof of identity:
 - you can choose to have your identity electronically verified, or
 - you can choose to attach certified paper copies of your proof of identity documents to this application. Read page 2 of this form for information about how to do this.

Things you should know

- If you're withdrawing your whole account balance, your account will be closed and any insurance cover you have will end.
- If you want to keep your account open, you'll need to leave a minimum of \$1,000 in your account after the withdrawal.
- If you want to keep your insurance cover, you'll need to keep a minimum balance to cover the cost of your ongoing insurance cover. Cover may stop for many reasons, including if no money is received into your super account for 16 months. To learn more, please read the 'When cover stops' section in the *Insurance in your super* guide for your division at australiansuper.com/InsuranceGuide
- Please ensure you complete the application in full and provide all the necessary documents, properly certified. We can't process your application if it's not complete and you haven't included the necessary documents.
- Once we receive your completed form and proof of identity, it usually takes around five business days to process your request.

Claiming a tax deduction for personal super contributions

If you have made personal contributions during the year you might be able to claim a tax deduction. To claim a tax deduction for personal super contributions, you must send us a claim form before you withdraw your super benefit, transfer any part of your account to a retirement income account or close your account. We can't accept your request for a tax deduction after an application for a benefit payment or to open a retirement income account has been processed. To find out more about claiming a tax deduction for personal super contributions, see our *Tax and super* fact sheet at australiansuper.com/factsheets



Before applying for a payment...



It's important to consider:

- how it will impact your retirement
- if you'll need to pay more tax
- any impacts it will have on benefits you're receiving i.e. Centrelink, Work Cover etc

Former UK pension funds transferred into your account

If you've transferred a pension fund from the UK into your AustralianSuper account within the last ten years, we're required to report any payments or transfers to

HM Revenue & Customs in the UK. And if the UK Government considers you to be a UK tax resident at the time of payment or at anytime during the preceding ten UK tax years, you may have to pay tax to the UK Government. The UK Government will contact you regarding any tax you have to pay.

For more information on UK tax, contact HM Revenue & Customs directly at [hmrc.gov.uk](https://www.hmrc.gov.uk) or on 001144 3000 533 148. Please have your UK National Insurance number on hand.

How to certify your documents

Read this section if you choose to attach paper copies of certified documentation for providing proof of your identity.

1 Go to your local police station

Take both the ORIGINAL and a photocopy of your CURRENT driver's licence or passport to your local police station. If you are using your driver's licence, you'll need to photocopy BOTH sides.

All ID must have the same name and mailing address that we have for your super account.

2 Ask them to certify your ID

To certify your ID, the authorised person needs to compare the photocopy to the ORIGINAL and include the following details on the copy:

- stamp or write 'This is a true and correct copy of the original'
- their qualification (such as police officer)
- their name
- their address and phone number, and
- their signature and the date it was signed.

Every page of the documents we receive from you must have been certified and dated within the last 6 months. Undated documents will be rejected.



If you can't get to a police station, a number of other people can certify your ID for you. Go to australiansuper.com/IDHelp for more information.

Privacy Collection Statement

Please read this Privacy Collection Statement to see how AustralianSuper uses your personal information.

AustralianSuper Pty Ltd (ABN 94 006 457 987) of GPO Box 1901, Melbourne Victoria 3001, collects your personal information (PI) to operate your super account (including insurance), improve our products and services and keep you informed. If we can't collect your PI we may not be able to provide these services. PI is collected from you but sometimes from third parties like your employer. We will only share your PI where necessary to perform our activities with our administrator (Australian Administration Services Pty Ltd, Link Group), service providers, as required by law or court/ tribunal order, or with your permission. Your PI may be accessed overseas by some of our service providers. A list of countries can be found at the URL below. Our Privacy Policy details how to access and change your PI, as well as the privacy complaints process. For complete details go to australiansuper.com/privacy or call us on 1300 300 273.

Apply for a payment (financial hardship)

Complete this form to apply to withdraw money from your super for immediate financial needs.

Please complete in pen using CAPITAL letters and print (X) to mark boxes. You should read the Privacy Collection Statement on page 2 of this form to see how AustralianSuper uses your personal information.

1 Provide your personal details

Last name

First name/s

Date of birth

Male

☐

Female

☐

Mr

☐

Mrs

☐

Ms

☐

Miss

☐

Dr

☐

Tax File Number

Member number

Centrelink Customer Reference number

For how we use your TFN, go to australiansuper.com/RefTFN Without your Centrelink Customer Reference Number, we can't process your request.



Street address

Suburb

State

Postcode

Postal address (if different)

Suburb

State

Postcode

Telephone (business hours)

Telephone (after hours)

Mobile

2 Provide withdrawal details

Are you withdrawing your whole account balance? (Please choose (X) one option only)

- ☒ **Yes** - This will close your account and any insurance cover will end. Investment returns, tax and insurance and management costs will change the final amount paid.

Please check that any final contributions have gone into your account before you complete this form. If we receive any late contributions, we need to open a new account for you.

Do you have Member Direct (MD) investments?

If you're withdrawing your whole account balance you should sell your MD investments and close your MD account before you lodge your request, so we can process your withdrawal as soon as possible. Otherwise, we'll sell your MD investments and close your MD account for you, which will lead to a delay and may incur additional fees. We'll sell your investments at market value on the day of the sale. Refer to the *Terms and Conditions for using the AustralianSuper Member Direct online platform* document and the *Member Direct investment options* guide for more information.

Now complete step 3.

- ☒ **No** - Please answer the two questions below.

1. How much do you want to withdraw (before tax)?

\$, , .00

Unless you've reached your preservation age and 39 weeks, the most you can withdraw is \$10,000. Applicable tax will be taken out of the amount approved (up to 22% provided that we have your TFN). For most people, this means the maximum net amount you may receive is \$7,800. If required to keep your account open, your withdrawal will be reduced to keep an account balance of \$1,000.

2 Provide withdrawal details (continued)

2. Which investment option/s should be used to fund the payment?

Complete this section **ONLY** if you're invested in Pre-mixed and DIY Mix option/s.

Write the percentage you want to withdraw from each investment option below. If you leave this blank, your withdrawal will be made from your selected future contribution investment choice/s. If you don't have enough money in one or more of your selected options, the balance of your withdrawal will be pro-rated in proportion to the balance in each option.

High Growth	<input type="text"/> <input type="text"/> <input type="text"/>	%
Balanced	<input type="text"/> <input type="text"/> <input type="text"/>	%
Socially Aware	<input type="text"/> <input type="text"/> <input type="text"/>	%
Indexed Diversified	<input type="text"/> <input type="text"/> <input type="text"/>	%
Conservative Balanced	<input type="text"/> <input type="text"/> <input type="text"/>	%
Stable	<input type="text"/> <input type="text"/> <input type="text"/>	%
Australian Shares	<input type="text"/> <input type="text"/> <input type="text"/>	%
International Shares	<input type="text"/> <input type="text"/> <input type="text"/>	%
Diversified Fixed Interest	<input type="text"/> <input type="text"/> <input type="text"/>	%
Cash	<input type="text"/> <input type="text"/> <input type="text"/>	%
TOTAL MUST ADD UP TO 100%	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	%

Complete this section **ONLY** if you're invested in the Member Direct option

If you have super invested in AustralianSuper's Member Direct option, do you want to sell these holdings to make this withdrawal?

(Please choose (X) one option only)

☒ **Yes** - I will sell my Member Direct holdings.

You need to complete the sell down and transfer the proceeds to your other investment options prior to submitting this form. If you wish to redeem a Term Deposit before its maturity date, early redemption costs may apply. Refer to the *Member Direct investment option: Terms and Conditions* or the *Member Direct investment option* guide available for download from australiansuper.com/MemberDirect for more information.

☐ **No** - I don't want to sell my Member Direct holdings.

You must maintain a minimum total account balance to continue using Member Direct. If your total super account balance falls below \$10,000, or your pension account balance falls below \$30,000, your Member Direct account may be closed.

3 Provide payment details

To have your money paid straight into your bank account, please provide your account details.

Account name - must be held in your name or jointly in your name

Name of bank or financial institution

Branch

BSB number

Account number

4 Tell us about your eligibility

You have two options (please choose (X) one only). See the information at the front of this form for full details.

☒ You've received eligible Commonwealth income support payments for a continuous period of at least 26 weeks, are currently receiving these payments, and you can't meet reasonable and immediate living expenses.

Now complete steps 5, 6, 7, 8 and 9.

☒ You've reached your preservation age, received eligible Commonwealth income support payments for at least 39 weeks since reaching your preservation age and are currently either unemployed or employed for less than ten hours a week.

Now complete steps 6, 7, 8 and 9.

5 Provide details of the bills you can't pay

List debts which relate to you, your spouse or your dependants

	Minimum weekly payment	Amount that is overdue
Home or housing loan repayments (mortgage, rent, urgent repairs)	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> .00	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> .00
Personal loan/s repayments (eg car)	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> .00	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> .00
Credit card repayments	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> .00	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> .00
Other:	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> .00	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> .00
Other:	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> .00	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> .00
TOTAL DEBTS	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> .00	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> .00

6 Provide details of your assets

Please provide details of assets (other than your family home) owned by you or your spouse. Don't list business assets.

	Estimate current market value
Property other than your family home – for example, an investment property	\$ <input type="text"/> , <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> .00
Motor vehicle: Year Make Model	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> .00
Motor vehicle: Year Make Model	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> .00
Furniture	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> .00
Other assets – for example, a caravan or boat:	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> .00
Bank accounts	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> .00
Bonds	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> .00
Shares	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> .00
Other investments	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> .00
TOTAL	\$ <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> .00

7 Provide proof of your identity

Please complete (X) one of the options below.

☒ **Option 1 – I want to use electronic verification.**

By giving you my Medicare, driver's licence or Australian passport details below, I authorise the use of my personal details on this form for the purpose of electronic data verification. I understand that my information will be subject to an information match request in relation to relevant official record holder information and a corresponding information match result will be provided via the use of third party systems.

Any **TWO** of the following:

1. Full name as appears on my Medicare card <input type="text"/>		
My Medicare number is <input type="text"/>	Valid to <input type="text"/>	My reference number on this card is <input type="text"/>
2. Full name as appears on my driver's licence <input type="text"/>		
Licence number <input type="text"/>	Card number* <input type="text"/>	* Visit australiansuper.com/IDHelp to find the card number on your driver's licence.
State of issue <input type="text"/>	Expiry date <input type="text"/>	
3. My Australian passport number is <input type="text"/>		
Place of birth (as shown on your passport) <input type="text"/>		
Country of birth (not shown on your passport) <input type="text"/>		
Family name at birth (not shown on your passport) <input type="text"/>		

☒ **Option 2 – I want to attach paper copies of certified documentation**

I have attached certified copies of my proof of identity to this form.

Please ensure that you provide photocopies of your **original** identification documents and that they are correctly certified. **Each page must be certified as a true copy.** The documents we receive from you must have been certified and dated within the last 6 months. Undated documents will be rejected. For instructions on who can certify documents, go to australiansuper.com/IDHelp

See page 2 of this form for information about how to have your documents certified.

☒ **Electronic verification if the paper copies of my proof of identity documents are incorrectly certified or can't be read**

I authorise the use of my personal details for the purpose of electronic data verification if the paper copies of my certified documentation are incorrectly certified or unable to be read. I understand that my information will be subject to an information match request in relation to relevant official record holder information and a corresponding information match result will be provided via the use of third party systems.

8 Benefit payment checklist

- ☐ Have you checked you are eligible for payment or rollover?
- ☐ Have you completed **Section 7 Proof of ID**?
- ☐ Are you claiming a tax deduction for any personal contributions? If so, refer to page 1 for more information.
- ☐ Have you completed all the required sections and signed this form?

9 Sign this form

To the best of my knowledge, the information I have provided on this form is correct. The amount I'm requesting is necessary to meet my reasonable and immediate living expenses. I confirm that I don't have any assets that I could reasonably sell to meet immediate financial needs. These assets could include money in the bank, share investments, an investment property (not including my family home) or any other similar investment.

I have read the Privacy Collection Statement as set out on page 2 of this form, and I understand how AustralianSuper will use my personal information. Where authorised, AustralianSuper and its administrator may use my details to contact Centrelink to verify that I'm eligible to receive a payment for financial hardship and to check my identity using personal and other information held on electronic databases, including third party databases.

I confirm I am either an Australian citizen/permanent resident, a New Zealand citizen.

I understand that if I withdraw my whole account balance this will close my AustralianSuper account and any insurance cover will end. AustralianSuper will no longer have any responsibility for my account.

I understand if you receive any contributions after my account has been closed you may open a new account for me.

I authorise:

- AustralianSuper and its administrator to use Centrelink Confirmation eServices to perform a Centrelink superannuation confirmation enquiry of my customer details.
- the Australian Government Department of Human Services (DHS) to provide the results of that enquiry to AustralianSuper and its administrator.

I understand that:

- DHS will use information I've provided to AustralianSuper and its administrator to confirm my eligibility for early release of superannuation on the grounds of financial hardship based on whether I have been in receipt of a qualifying Centrelink payment for a specified period.
- DHS will disclose to AustralianSuper and its administrator my personal information including my name, date of birth and payment status.
- this consent, once signed, remains valid while I'm a member of AustralianSuper unless I withdraw it by contacting AustralianSuper or DHS.
- if I withdraw my consent or do not alternatively provide proof of my circumstances/details, I may not be eligible for the early release of superannuation on the grounds of financial hardship provided by AustralianSuper.
- if I have not reached preservation age I can only receive a Financial Hardship payment once every 12 months.

Sign here

Date _____

D	D	M	M	Y	Y	Y	Y
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Print name

[illegible]

10 Send this form to us

Please post this form and certified proof of your identity (if you haven't opted for electronic verification) to AustralianSuper, GPO Box 1901 MELBOURNE VIC 3001. Or upload scanned copies of your completed forms and certified identification via our website at australiansuper.com/email

