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 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

Regardless of your age, you can apply for one payment of up to \$10,000 gross in a 12-month period if:

- you have not received a Financial Hardship payment from any superannuation fund within the last 12 months.
- you've received eligible Commonwealth income support payments at the time of the claim and have been on these payments for a continuous period of at least 26 weeks
- you're receiving these payments when you make your application for payment under financial hardship, and
- you're unable to meet reasonable and immediate family living expenses.

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.

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 insurance cover, you'll need to have enough money in your super account to pay for it.
 Cover can stop for many reasons. Read the 'When cover stops' section in the *Insurance in your super* guide at australiansuper.com/InsuranceGuide to learn more.
- 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.
- If you're invested in the Property option additional limitations may apply. For more information, please refer to *Property option – additional information* at australiansuper.com/PropertyInfo

Claiming a tax deduction for personal super contributions

If you're self-employed or you don't work at all, you might be able to claim a tax deduction for any personal contributions you've made to your super. 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 Australian Super account within the last ten years, we're required to report any payments or transfers to HMRC 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 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 show your current residential address and have the same name and address that we have for your super account.



to australiansuper.com/IDHelp for more

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.

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

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, collects your personal information (PI) to run 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 perform 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.

Last name	ERSONAL DETAILS					
						For how we use your TFN, go to australiansuper.com/RefTFN
First name						Without your Centrelink Customer
						Reference Number, we can't process your request.
Date of birth	Male Female	Mr			Miss Dr	process your request.
D D M M Y Y Y Y	XXX	X	X	X	XX	
ax File Number (TFN)	Member number				Centrelin	k Customer Reference Number
Street address						
Suburb					State	Postcode
Postal address (if different)						
Suburb					State	Postcode
Telephone (business hours)	Telephone (after hours	s)			Mobile	
Yes – This will close your accoun		ll end. Inv	estme	ent ea	rnings, ta	and insurance and
management costs will change the Please check that any final contril		account h	efore	VOLL C	romnlete tl	nis form. If we receive any late
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STEP 2. PROVIDE WITHDRAWAL DETAILS (Continued)

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

From your AustralianSuper PreMixed and DIY option/s

Write the percentage you want to withdraw from each investment option below. If you leave this blank, your withdrawal will be made equally across all your options.

High Growth				%
Balanced				%
Socially Aware				%
Indexed Diversified				%
Conservative Balanced				%
Stable				%
Australian Shares				%
International Shares				%
Property				%
Diversified Fixed Interest				%
Cash				%
Total adds up to 100%	1	0	0	%

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 some or all of 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. Contact us on 1300 300 273. Refer to the Member Direct Terms and Conditions and Your Guide to the Member Direct Investment Option 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.

STEP 3. PROVIDE PAYMENT DETAILS

		please provide vou	

Account name – must be held in	vour name or ioir	ntly in your name

Name	\circ t	hank/tinar	ncial	institution

Bra	nch							BSB	nun	nber		1	Ассо	unt	num	nber			

STEP 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.

STEP 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)	\$.00 \$	\$.00				
Personal loan/s repayments (eg car)	\$.00	\$.00				
Credit card repayments	\$.00	\$.00				
Other:	\$.00	\$.00				
Other:	\$.00 \$	\$.00				
Total debts	\$.00	\$.00				

STEP 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.

			Es	timate	current market	value
Property other than your far	\$,	,	.00		
Motor vehicle: Year	Make	Model		\$,	.00
Motor vehicle: Year	Make	Model		\$,	.00
Furniture				\$,	.00
Other assets – for example	, a caravan or boat			\$,	.00
Bank accounts				\$,	.00
Bonds				\$,	.00
Shares				\$,	.00
Other investments				\$,	.00
			Total ¢			00

STEP 7. PROVIDE PROOF OF YOUR IDENTITY

Please complete (X) one of the options below.

X 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 (including the information below) 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.

Complete any TWO of the sections below.

1.	Full name as appears on my Medicare card												
	My Medicare number is	Valid to		My reference number									
		M M Y Y	Y	on this card is									
2.	Full name as appears on my driver's licence												
	Licence number	State of issue	Expiry date										
			D D M M	YYYY									
3.	My Australian passport number is	Place of birth (as sh	own on your pass	sport)									
	Country of birth (not shown on your passport)												
	Family name at birth (not shown on your passpo	ort)											

Option 2 – I want to attach paper copies of certified documents

provided via the use of third-party systems.

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

STEP 8. BENEFIT PAYMENT CHECK LIST

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

STEP 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 or I hold an eligible retirement visa (subclass 405 or 410).

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 will open a new account for me.

Lauthorise:

- 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.
- I confirm that I have not received a Financial Hardship payment within the last 12 months from any superannuation fund.

Sign here



Date





Print full name

STEP 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