

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 your preservation age to access your super savings. However, if you're struggling financially, you may be able to access 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.

If you can't transact entirely online, minimise the chances of your documents getting lost or going to the wrong department by sending soft (digital) copies back to us via our [Upload a document page](#).

IMPORTANT: Select *Apply for a payment (financial hardship)* from dropdown menu when uploading your form and documents



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 plus 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 and receive a confirmation of it having been processed, before you withdraw your super benefit 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. Alternatively, you can use electronic verification. See section 5 of this form for details.

1 Get your ID documents and photocopies ready for certification

Take both the ORIGINAL and a photocopy of your CURRENT driver's licence, passport or government-issued proof of age card to someone who is authorised to certify ID (e.g. a police officer, a medical practitioner, a lawyer, a post office employee or a financial adviser or planner.). If you are using your driver's licence or government-issued proof of age card, you'll need to photocopy BOTH sides.

All ID must have the same name and residential 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 'I certify that this document is a true copy of the original sighted by me on this day [date],[month],[year]'
- their qualification (such as police officer)
- their name
- their registration number (if applicable)
- 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.



For a list of who 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, and administer your super account (including insurance) or retirement income account, 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 and your financial adviser (if applicable). We will only share your PI where necessary to perform our activities with our administrator (Australian Administration Services Pty Ltd, being a part of MUFG Pension & Market Services Holdings Ltd), 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 and, where applicable to your circumstances, by third-party service providers of your financial adviser.

Our Privacy Policy details how to access and change your PI, as well as our privacy complaints process. For complete details go to australiansuper.com/privacy or call us on 1300 300 273.

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.

Last name																									
First name/s																									
Date of birth								Male		Female		Mr		Mrs		Ms		Miss		Dr					
D	D	M	M	Y	Y	Y	Y	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Tax File Number								Member number								Centrelink Customer Reference number									



Street address																								
Suburb																				State			Postcode	
Postal address (if different)																								
Suburb																				State			Postcode	
Telephone (business hours)										Telephone (after hours)										Mobile				

¹ Investment returns can be positive or negative.

2 Provide withdrawal details (continued)

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

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%	1	0	0	%

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

Do you want to sell all, or part of, your Member Direct investments to make this withdrawal?

(Please choose (X) one option only)

- ☐ **Yes** - You must sell any Member Direct investments you wish to withdraw and perform a cash transfer to your other investment options prior to submitting this form.
- ☐ **No** - You must maintain the minimum ongoing balance requirements as set out in the *Member Direct investment option* guide available at australiansuper.com/MemberDirect to continue using Member Direct.

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 and 7.
- ☐ You've reached your preservation age, received eligible Commonwealth income support payments for a cumulative period of 39 weeks since reaching your preservation age and are currently either unemployed or employed for less than ten hours a week.
Now complete steps 5, 6 and 7.

5 Provide proof of your identity

Please complete (X) one of the options below.

☒ **Option 1: I want to use electronic verification, and I've provided my identification details for TWO of the following documents listed below.**

☒ I also authorise AustralianSuper to disclose my name, residential address and date of birth to the credit reporting agency, Illion, for the sole purpose of verifying my identity, by giving you my Medicare, driver's licence or Australian passport details below. I understand that Illion will confirm with AustralianSuper whether my personal information (in whole or in part) matches their credit information file. I also understand that they will not share any other information from my credit file with AustralianSuper.

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.

Fill out any TWO of the following.

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

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

I have attached correctly certified photocopies of my original driver's licence, passport or government-issued proof of age card. Please note that each page of your photocopied documents must have been certified within the last 6 months. For instructions on how to get your document correctly certified and who can do this, please go to australiansuper.com/IDHelp

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

☒ I also consent to using electronic verification if my paper documentation has been incorrectly certified or can't be read, and I've provided my identification details for TWO of the documents listed above.

6 Benefit payment checklist

- ☒ Have you checked you are eligible for payment or rollover?
- ☒ Have you completed **Section 5 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?

7 Sign this form

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

- AustralianSuper and its administrator to use Centrelink Confirmation eServices to perform a Centrelink superannuation confirmation enquiry of my customer details.
- Services Australia to provide the results of that enquiry to AustralianSuper and its administrator.

- Services Australia 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.
- Services Australia 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 Services Australia.
- 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.

[illegible]

D	D	M	M	Y	Y	Y	Y
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8 Send this form to us

If you're submitting this form on behalf of a client, please avoid submitting multiple forms at the same time. Submit rollover or transfer-out forms individually to ensure efficient processing within 3 business days.



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