

How to apply

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

You generally need to be permanently retired from work and have reached a certain age to access your super savings. But 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 (eg driver's licence number) against secure databases.

Simply login to 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'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.

But 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 two 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.
- 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'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 fact sheet at australiansuper.com/ClaimDeduction

How to certify your documents

Read this section if you choose to attach paper copies of certified documentation to provide 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.

If you're withdrawing more than \$10,000 you'll need additional ID:

- Above \$10,000 and up to \$50,000: a CURRENT bill (power, telephone) or bank statement.
- Above \$50,000 and up to \$75,000: two CURRENT bills (power, telephone) or bank statements.
- Above \$75,000: three CURRENT bills (power, telephone) or bank statements.

And 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.



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 26/50 Lonsdale Street, 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 do these tasks. 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, 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 URLs below. Our Privacy Policy details how to access and change your PI, as well as the privacy complaints process. For complete details on the above go to australiansuper.com/CollectionStatement and 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 to mark boxes. Read the Privacy Collection Statement on page 2 of this form to see how AustralianSuper uses your personal information.

STEP 1. PROVIDE YOUR PERSONAL DETAILS

Last name

First name

Date of birth

Male Female

Mr Ms Mrs Miss Dr

Tax File Number (TFN)

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

STEP 2. PROVIDE WITHDRAWAL DETAILS

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

- Yes – This will close your account and any insurance cover will end. Investment earnings, 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. Any subsequent payment requests will incur another exit fee.

Do you have Member Direct (MD) investments?

If you're withdrawing your whole account balance you should sell those 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, your withdrawal will be reduced to keep an account balance of \$1,000.

OFFICE USE ONLY
Member number

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. Remember, if you retain any of your MD investments you must keep at least \$5,000 invested in the AustralianSuper PreMixed or DIY options.

STEP 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/financial institution

Branch

BSB number

Account number

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 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)	\$ <input type="text"/> , <input type="text"/> .00	\$ <input type="text"/> , <input type="text"/> .00
Personal loan/s repayments (eg car)	\$ <input type="text"/> , <input type="text"/> .00	\$ <input type="text"/> , <input type="text"/> .00
Credit card repayments	\$ <input type="text"/> , <input type="text"/> .00	\$ <input type="text"/> , <input type="text"/> .00
Other: <input type="text"/>	\$ <input type="text"/> , <input type="text"/> .00	\$ <input type="text"/> , <input type="text"/> .00
Other: <input type="text"/>	\$ <input type="text"/> , <input type="text"/> .00	\$ <input type="text"/> , <input type="text"/> .00
Total debts	\$ <input type="text"/> , <input type="text"/> .00	\$ <input type="text"/> , <input type="text"/> .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.

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

STEP 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 (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	<input type="text"/>		
My Medicare number is	Valid to	My reference number on this card is	<input type="text"/>
<input type="text"/>	<input type="text"/> M <input type="text"/> M 2 0 <input type="text"/> Y <input type="text"/> Y		
2. Full name as appears on my driver's licence	<input type="text"/>		
Licence number	State of issue	Expiry date	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/> D <input type="text"/> D M <input type="text"/> M 2 0 <input type="text"/> Y <input type="text"/> Y	
3. My Australian passport number is	Place of birth (as shown on your passport)		
<input type="text"/>	<input type="text"/>		
Country of birth (not shown on your passport)	<input type="text"/>		
<input type="text"/>	<input type="text"/>		
Family name at birth (not shown on your passport)	<input type="text"/>		
<input type="text"/>	<input type="text"/>		

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

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.** For instructions on who can certify documents, go to australiansuper.com/IDHelp

! See page two 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 proof of identity documents 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.

