

Close your account and make a full withdrawal

How to apply

Follow the instructions on this form to close your super account and withdraw the full balance as a cash benefit.

Important: You can only use this form to close your super account and withdraw your full account balance as cash. If you'd like to rollover (transfer) your super to another super fund, the easiest option is to apply through your account online or visit australiansuper.com/forms to download a copy of the *Apply for a payment form*.



1 Check that you're eligible

You can use this form to request a full withdrawal from your super in certain situations. These are listed below.

Requesting a cash payment from your account

To access your super savings in cash, you generally need to have turned 60 and permanently retired or stopped working for an employer since turning 60, or turned 65 (even if still working).

You can also use this form if you:

- have an account balance of less than \$200 (conditions apply)
- have unrestricted non-preserved super (which is usually after-tax contributions made before 1 July 1999). You can log into your online account to check if you have any.

All cash payments may be subject to tax if made before you've turned age 60.

You need a different form to apply for a payment from your super in other situations

There are other situations that may allow you to apply for a payment from your super. These include:

- transferring your account to another super fund or partial withdrawal
- severe financial hardship – request a payment via your account online at australiansuper.com
- compassionate grounds
- permanently leaving Australia after being a temporary resident
- terminal illness or permanent incapacity

- the First Home Super Saver Scheme
- transferring your super to KiwiSaver.

Each of these situations has a different form that you need to complete.

Go to australiansuper.com/AccessSuper for more information.

2 Apply to AustralianSuper

To request a payment from your super or to transfer your account to another fund:

- Go to australiansuper.com and log into your account online
- Choose *Make a withdrawal* under *Transactions*. Then select your withdrawal type.

Making your payment request online is easy and means that you can confirm your identity online.



If you don't have access to the internet:

- Complete the attached form.
- Read *How to certify your documents* on page 2 of this form to see the documents you'll need to prove your identity.
- Send your signed form and certified ID to us.

Once we receive your completed application form and certified documents, it will usually take around five business days to make a cash payment. This doesn't include time for postage or transfers.

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

Claiming a tax deduction for super contributions

You might be able to claim a tax deduction for personal contributions you've made to your super. To claim a tax deduction for personal super contributions, you must send us a *Notice of intent to claim a tax deduction* 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 *Notice of intent to claim a tax deduction* form after an application for a benefit payment or to open a retirement income account has been processed.

To get a claim form or find out more, go to australiansuper.com/TaxDeduction

Insurance

When you withdraw your account balance your account will be closed and any insurance cover you have will end.



How to certify your documents

Read this section if you choose to attach paper copies of certified documentation to provide proof of your identity. Alternatively, you can use electronic verification. See section 3 of the form for details.

1 Get your ID documents and photocopies ready for certification

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

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

- Above \$10,000 and up to \$50,000: either a certified copy of ONE bill (e.g. power, phone) or bank statement with the same name and residential address as the claim issued within the previous 3 months.
- Above \$50,000 and up to \$75,000: Certified copies of TWO bills (e.g. power, phone) or bank statements with the same name and residential address as the claim issued within the previous 3 months
- Above \$75,000: Certified copies of THREE bills (e.g. power, phone) or bank statements with the same name and residential address as the claim issued within the previous 3 months.

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 pharmacist)
- their full name
- their registration number (if applicable), 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.



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), including sensitive information 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), our insurer (TAL Life Limited, ABN 70 050 109 450, AFSL 237848), our contact centre provider (Concentrix Services Pty 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**.

3 Provide proof of your identity

You can provide proof of your identity electronically (Option 1) or by completing and attaching certified copies of your documents (Option 2).

Option 1 – Electronic verification

I consent to AustralianSuper collecting my name, residential address, date of birth and the details of my government-issued IDs (e.g. passport, driver licence, Medicare) and disclosing them to the Australian Government’s Document Verification Service (DVS), via GBG (an identity verification service provider) and credit reporting agency Experian, for the sole purpose of verifying my identity.

Experian and DVS will only confirm whether the details match their records. No information beyond a “Yes” or “No” is returned and no credit information (e.g. loans, debts) is disclosed to AustralianSuper.

For more information, about the DVS refer to the DVS Privacy Statement (idmatch.gov.au/resources/identity-verification-services-privacy-statement).

Complete any **TWO** of the three verification fields below:

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 licence <input type="text"/>	Licence number <input type="text"/>	Card number ¹ <input type="text"/>	¹ Visit australiansuper.com/IDHelp to find the card number on your driver licence.
	State of issue <input type="text"/>	Expiry date <input type="text"/>	
3. My Australian passport number is <input type="text"/>	Expiry date <input type="text"/>	Full name as it appears on my passport <input type="text"/>	

Option 2 – Paper verification

I've attached correctly certified photocopies of my driver licence, Australian passport or government-issued proof of age card certified within the last 6 months, AND any certified photocopies of any bills or bank statements required issued within the last 3 months. (Refer to page 2 of this form for information about how to have your documents correctly certified or go to australiansuper.com/IDHelp)

I also consent to using electronic verification if my paper documentation has been incorrectly certified or can't be read. Please refer to consent disclosure under 'Option 1: Electronic verification'

Go to 'How to certify your documents' section on page 2 of this form for more information. For a list of who can certify your ID for you, visit australiansuper.com/IDHelp



4 Provide payment details

To withdraw your whole account balance in cash, provide your bank account details below.

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

Name of bank or financial institution

Branch

BSB number

Account number

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