

Application for the early release of benefits on the grounds of severe financial hardship (under \$5,000)

* Indicates that providing this information is mandatory. Not doing so may delay the processing of your request.

When completing this form, please ensure you use all capital letters eg and check boxes with a cross eg

Please ensure you fully read and understand the information on pages 7 and 8 prior to completing this application.

Step 1: Complete your personal details

Member number*	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Other (please specify) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Surname*	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
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Residential address* (must be provided)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Postal address (if the same as your residential address, mark 'AS ABOVE')	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
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Tax file number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Under the *Superannuation Industry (Supervision) Act 1993*, the Trustee is authorised to collect your Tax File Number, which will only be used for lawful purposes. These purposes may change in the future as a result of legislative change. The Trustee may disclose your Tax File Number to another superannuation fund when your benefits are being transferred, unless you request in writing to the Trustee that your Tax File Number not be disclosed to any other superannuation fund.

You are not legally required to provide us with your TFN, however giving your Tax File Number to us will have the following advantages, which may not otherwise apply:

- We will be able to accept all types of contributions to your account or accounts
- The tax on contributions to your account or accounts will not increase
- Other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your superannuation benefits
- And it will make it much easier to trace different superannuation accounts in your name, so that you receive all your superannuation benefits when you retire.

If you do provide your Tax File Number it will be kept confidential by us and the ATO.

Step 2:
Provide proof
of identity*

For more information on this step, see 'Guide to providing proof of your identity' on page 5.

Under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, super funds are required to obtain and verify proof of identity before paying a benefit.

I have attached certified copies of the documents below: OR I have presented these original documents below to a Fund Representative for verification with this withdrawal form:

my driver's licence or passport Number

Expiry

other primary photographic identification document OR both

a primary non-photographic identification document AND a secondary identification document.

I have not attached any proof of identity as I have provided documentation previously and am not providing bank details for the first time or changing a previously nominated bank account.

Step 3:
Group life insurance
(sign only if you have
insurance cover with
your VicSuper account)

It is important you are aware that any insurance cover ceases the day you exit the Fund.

Member statement:

I understand that if my application of early release due to severe financial hardship is approved for the full amount of my account balance in the Fund, my insurance cover will cease on the day of exit. I also understand that on exit of the Fund I will cease to be a member of the Fund and FSS Trustee Corporation (as trustee) of the Fund is released from any liability to make further payments to myself or to my dependants.

Signature Date

Please contact the Fund if you believe you are likely to want to make a claim for a disability benefit as it may not be appropriate for you to apply for the early release of the full amount and for you to sign the member statement above.

Step 4:
Long term
Commonwealth
income support*

Early release on the grounds of severe financial hardship can be considered only where the applicant has been in receipt of long-term Commonwealth income support.

I am seeking \$. net† or balance on the grounds of severe financial hardship.

Option 1 – Applicants in general

I am currently in receipt of Commonwealth income support, which has been paid for at least 26 consecutive weeks, and I have provided evidence from Department of Human Services (Q230 letter) or other Departments dated within 21 days of the date the trustee receives all required documentation.

Note: Commonwealth Government legislation restricts the maximum amount payable on the grounds of severe financial hardship to \$10,000 (gross) in any 12 month period. Please proceed to step 5.

Option 2 – Applicants over their preservation age* plus 39 weeks only

I am not currently working more than 10 hours per week and I have received Commonwealth income support for more than 39 weeks after I reached my preservation age.
I have provided evidence from Department of Human Services (Q251 letter) or other Departments dated within 21 days of the date the trustee receives all required documentation.

Note: The \$10,000 limit does not apply to this option.

† If you are under preservation age (at least age 55 depending on your date of birth) we must deduct tax at a rate of 20% plus Medicare levy from the taxable portion of the benefit to be paid to you.

*What is your preservation age?

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

Step 5:
Payment options

Payment options

Should your application be approved, please choose how you would like your benefit paid (please tick)

Cheque to my postal address Direct to my nominated bank account below

Account name

BSB (branch) number

Account number

Institution name

You must provide a copy of your bank statement showing your name and bank details in addition to certified proof of identity if you are providing bank details for the first time.

Step 6:
Privacy information

The personal information provided on this form is collected by and held for First State Super, in accordance with the Australian Privacy Principles of the *Privacy Act* 1988 (Cth), for the purpose of administering accounts and providing services associated with fund membership. For further information about how personal information is handled, please call us on **1300 366 216** or visit vicsuper.com.au/privacy to view the privacy policy (a hard copy of the policy may also be provided on request). The policy contains information about access to and correction of personal information, how a complaint can be made about a privacy breach and other important information about how personal information is collected, used and disclosed.

Step 7:
Declaration
You must fully complete this section

By signing this request, I am making the following statements:

- I declare that I have fully read this form and the explanatory notes and the information completed is true and correct.
- I acknowledge that the trustee may withhold tax (where applicable) from any amount I withdraw.
- I understand that any insurance cover I may have through my Fund membership will cease upon full withdrawal of my benefit.
- I understand that where benefits are released early and my membership continues, a record of the amount released will be kept.
- I understand that a partial release of benefits will reduce my superannuation entitlement and full release will extinguish that entitlement.
- I understand that any amount/s I have invested in the Term Deposit Option, cannot be accessed before the maturity date. Only under special circumstances and at Trustee discretion, may the trustee allow a term deposit to be terminated early. I understand there may be extra costs associated with an early termination, such as a reduction in interest accrued.
- I acknowledge that the trustee may require additional proof of identity in certain circumstances under the *Anti-Money Laundering and Counter-Terrorism Financing Act* 2006.
- I understand that unit prices will apply to the amount withdrawn on the day the withdrawal is processed from each investment option.

Applicant's name*

Applicant's signature* Date

Step 8:
Checklist

Have you completed and/or attached the following items that relate to your application for early release of benefits on the grounds of severe financial hardship? If you selected 'Option 1' under Step 4, please check sections 1 and 2 below. If you selected 'Option 2' under Step 4, please only check the first section.

Section 1

- provided a current Centrelink Q230 or Q251 letter dated within 21 days of the date the trustee receives all required information?
- attached the required proof of identity documents certified by an eligible witness?
- completed the declaration in Step 7?

Section 2

- provided a recent copy of a full bank statement for the bank account your Centrelink benefit is deposited into?
- completed the attached statutory declaration, and had it certified by a qualified witness?

Step 9:
Send your form
to us

Return your application and supporting documents to:
VicSuper, GPO Box 89 Melbourne VIC 3001
Please contact the Member Centre on 1300 366 216 if you have any questions.



Statutory declaration

Statutory Declarations Act 1959

Please complete all details in BLOCK letters and have your signature witnessed by an eligible witness, as outlined overleaf

I, (full name)

of (residential address)

in the State of

Occupation

Make the following declaration under the *Statutory Declarations Act 1959*:
I do solemnly and sincerely declare that the information provided by me in the *Application for the early release of benefits on the grounds of severe financial hardship* is true and correct.

I also declare that I am unable to meet my reasonable and immediate family living expenses from my income and that of my spouse (if applicable) and that I do not have any assets (apart from my home) which could (reasonably and realistically speaking) be used or sold to cover this gap.

I also declare that the amount I am requesting to be released is necessary to meet this reasonable and immediate family expense.

I understand that a person who intentionally makes a false statement in a statutory declaration is guilty of an offence under section 11 of the *Statutory Declarations Act 1959*, and I believe that the statements in this declaration are true in every particular.

Declared at (address)

in the State of

this day of 20

Signature of declarant before me

Signature of witness

Full name of witness

Qualification of witness

Address of witness

Postcode

Stamp of witness

Who can witness this statutory declaration?

There are many people who may witness the signing of this statutory declaration in Victoria, including:

- a justice of the peace or a bail justice
- a public notary
- an Australian lawyer (within the meaning of the *Legal Profession Act 2004*)
- a clerk to an Australian lawyer
- the prothonotary or a deputy prothonotary of the Supreme Court, the registrar or the deputy registrar of the County Court, the principal registrar of the Magistrates' Court or the registrar or the deputy registrar of the Magistrates' Court
- the registrar of probates and the assistant registrar of probates
- the associate to a judge of the Supreme Court or of the County Court
- the secretary of a master of the Supreme Court or of the County Court
- a person registered as a patent attorney under Chapter 20 of the *Patents Act 1990* of the Commonwealth
- a member of the police force
- the sheriff or deputy sheriff
- a member or a former member of either House of the Parliament of Victoria
- a member or a former member of either House of the Parliament of the Commonwealth
- a councillor of a municipality
- a senior officer of a council as defined in the *Local Government Act 1989*
- a registered medical practitioner within the meaning of the *Medical Practice Act 1994*
- a registered dentist within the meaning of the *Dental Practice Act 1999*
- a veterinary practitioner
- a pharmacist
- a principal in the (State) teaching service
- the manager of a bank
- a member of the Institute of Chartered Accountants in Australia or CPA or the National Institute of Accountants
- the secretary of a building society
- a minister of religion authorised to celebrate marriages (not a civil celebrant)
- a person employed under Part 3 of the *Public Administration Act 2004* with a classification that is prescribed as a classification for statutory declarations, or who holds office in a statutory authority with such a classification
- a fellow of the Institute of Legal Executives (Victoria)
- a teacher employed full time at a school or tertiary education institution.

* Please note if you are making this statutory declaration outside the state of Victoria, please check the procedures for making and witnessing declarations with the relevant State Department of Justice, State Attorney General's Department, or the Australian Government Attorney General's Department.

Application for the early release of benefits on the grounds of severe financial hardship (under \$5,000)

When you make a withdrawal from a super account you need to provide proof of your identity. If you do not provide the right ID, the processing of your withdrawal will be delayed. Use this guide to provide proof of your identity. It's simple and easy!

Guide to providing proof of your identity

Get your ID certified

Take both the ORIGINAL and a PHOTOCOPY of your identification documents to an authorised person - see below for details.

To certify your ID the authorised person needs to:

- Compare the photocopy to the original
- Include the following details on the copy:
 - stamp or write 'I certify that this document is a true copy of the original having been sighted by me on this day DD / MM / YYYY'
 - their qualification eg police officer
 - their name
 - their address and phone number and
 - their signature.

This is shown in the image on the right.

Return your documents to us

Post your completed form/s with your certified ID document/s to:

VicSuper
GPO Box 89
Melbourne VIC 3001

Once your withdrawal has been processed we will send you a confirmation.



I certify that this document is a true copy of the original having been sighted by me on this day
1 July 2020.



Sergeant John Sample,
Police Officer
0398574226AB
123 Simple Street
SIMPLETOWN VIC 3012

What proof of identity documentation must you provide?

Under the AML/CTF Act 2006 super funds are required to obtain and verify proof of identity before you are able to be paid a superannuation benefit.

In addition to the proof of identity requirements described, the trustee may from time to time be required to collect and verify additional proof of identification documents.

When does ID need to be provided?

You must provide proof of your identity:

- for your withdrawal, regardless of the amount of your benefit. If you have provided proof of your identity for a previous withdrawal you do not need to provide it for this withdrawal.
- if this withdrawal is to be paid into a different bank account than previous withdrawals.

What documentation do you need to provide?

In order for your name, date of birth and residential address to be verified, you must provide:

- an original or certified copy of a primary photographic identification document such as a drivers licence or passport.

or both

- an original or certified copy of a **primary non-photographic** identification document such as a birth certificate or Centrelink pension card, and
- an original or certified copy of a **secondary identification** document such as an Australian Tax Notice of Assessment issued within the past 12 months or a utilities notice issued within the past three months that shows your current residential address.

A full listing of the documents you can provide can be found on the website at vicsuper.com.au/forms

Any identification documentation provided must not have expired, with the exception of a Commonwealth passport which we will accept if it has expired within the preceding two years.

Who can certify a document as a true copy?

The following people can certify copies of your identification documents:

- pharmacist
- teacher employed full time at a school or tertiary education institution
- legal practitioner
- medical practitioner (eg your local GP)
- nurse
- police officer
- an officer with, or authorised representative of, a holder of an Australian financial services licence, having two or more continuous years of service with one or more licensees
- member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the Institute of Public Accountants (IPA)
- justice of the peace

For a full list of people who can certify identification documents, please visit vicsuper.com.au/forms

Alternatively, you can visit one of our Advice Centres to have your identification documents verified.

Important information to understand before you complete this application

Commonwealth Government legislation requires superannuation benefits to be preserved generally until you reach your preservation age (at least 55 depending on your date of birth) and permanently retire from the workforce. The release of benefits before preservation age is possible only as a measure of last resort when you have been in receipt of long term Commonwealth income support for at least 26 consecutive weeks.

The early release of benefits on the grounds of severe financial hardship is subject to stringent guidelines (and your application will only be successful where all other avenues of resolving your financial difficulties have been explored).

Commonwealth Government legislation restricts the maximum amount payable on the grounds of severe financial hardship to \$10,000 (gross) in any 12 month period. An alternative assessment process can be used where you are over preservation age plus 39 weeks where the maximum amount does not apply.

If you have not been in receipt of long-term Commonwealth income support for the required period, you may be able to apply to the Department of Human Services (DHS) for the release of part or all of the benefit on compassionate grounds. Generally, the grounds on which DHS will release benefits for compassionate reasons include:

- To pay for medical treatment or medical transport for yourself or a dependant where the treatment is not readily accessible through the public health system. The medical treatment must be necessary to treat a life threatening condition, alleviate acute or chronic pain, or alleviate an acute or chronic mental disturbance. Certificates to this effect, from two medical practitioners (one a specialist) are necessary.
- To enable you to make a payment on a loan to prevent foreclosure on, or a mortgagee sale of, your principal place of residence (home).
- To modify your family home and/or vehicle to meet special needs of a severely disabled member or their severely disabled dependant.
- To pay for palliative care for yourself or a dependant.
- To pay for expenses associated with the death, funeral or burial of a dependant of you.
- To meet other expenses where the release is consistent with any of the above grounds.

If you have a benefit approved by DHS to be released, you will be required to provide certified proof of identity, along with your letter of approval from DHS.

For further information, or application forms, please contact DHS on 1300 131 060.

Supporting documentation that must be provided with this application

As your account balance is less than \$5,000, your application can be assessed provided the following supporting documentation is provided:

- Evidence that you have been in receipt of Commonwealth income support payments, which have been paid for at least 26 consecutive weeks. Refer to Step 4 on page 3 for more information. Please contact Department of Human Services for a Q230 or Q251 letter, which **must** be dated within 21 days of the date the trustee receives all required documentation.
- A recent, full copy of your bank statement showing your Centrelink payments being deposited.
- A completed statutory declaration (attached to this form), signed and stamped by an authorised witness. Authorised witnesses are listed on the back of the statutory declaration.
- A completed application form.
- Proof of your identity (see the 'Guide to providing proof of your identity' section on page 7).

Processing of your application may take up to **10 working days** from the date of receipt of **all** information outlined above.

The people authorised to witness your statutory declaration are different from those authorised to certify your proof of identity. Please ensure the correct people are authorising your documents to avoid delays in assessing your application.

Have you changed your name or are you signing on behalf of another person?

If you have changed your name or are signing on behalf of the applicant, you will need to provide a **certified linking document**. A linking document is a document that proves a relationship exists between two (or more) names.

Suitable linking documents include:

Purpose	Suitable linking documents
Change of name	Certified copy of marriage certificate, deed poll or change of name certificate from the Births, Deaths and Marriages Registration Office
Signed on behalf of the applicant	Certified copy of guardianship papers or Power of Attorney

If you are providing a linking document due to a change of name you must also provide certified copies of proof of identification documents as outlined. If you are signing on behalf of the applicant, you must also provide certified copies of proof of identification documents for both yourself and the applicant. If both documents are not provided, the withdrawal will be delayed until correct documentation is provided.

Nominate your bank account for payment

This information relates to Step 5 on the form.

- You can only deposit your withdrawal into an account held in your name or held jointly in your name.
- We cannot deposit your withdrawal into a business account.
- No payments can be made into credit accounts such as Visa or Mastercard accounts.
- Please ensure that you correctly complete your BSB (branch) number and account number, and that any changes you make are initialled by you.
- Access to withdrawn funds is generally possible the day after they are deposited. Please allow two days for credit union accounts.

If you elect to have your benefit deposited into a bank account that is different to the account that your Centrelink payments are being deposited, you will need to provide a copy of a bank statement for both accounts.

What if you do not quote your tax file number?

This information relates to Step 1 on the form.

There is no requirement for you to provide your TFN and failing to do so is not an offence. However, generally tax will be deducted at the top marginal tax rate plus Medicare levy on the taxable component of your superannuation benefit if you are under age 60. In addition, if you have made concessional contributions to the Fund in the current financial year, the top marginal tax rate plus Medicare levy will apply, compared to the concessional tax rate of 15% (applicable to most members). If you leave the Fund, the additional tax and any additional tax in relation to prior years cannot be refunded if you subsequently provide your TFN.

Under the *Superannuation Industry (Supervision) Act 1993*, your superannuation fund is authorised to collect your TFN, which will only be used for lawful purposes. These purposes may change in the future as a result of legislative change.