

Application for the early release of benefits on the grounds of severe financial hardship

When completing this form, please ensure you use all capital letters eg (ABC) and check boxes with a cross eg (x)
If you have any questions, please call us on 1300 366 216. Forms are located on our website at www.vicsuper.com.au/forms

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

Important

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Benefits in a transition to retirement income stream cannot be accessed because you are suffering financial hardship. Only benefits held in a superannuation account can be accessed using this form.

Step 1. The basis for your application (eligibility conditions)

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.

Please read both the options given below and select ANY ONE that applies to your case.

For a full list of the items you need to provide, see **Requirements** in the **Notes** section of this form.

Option 1 applies if:

- You are in receipt of a Commonwealth income support payment at the time of the request and you have been receiving this payment for the last (continuous) 26 weeks; and
- You are unable to meet reasonable and immediate family living expenses.

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.

Option 2 applies if:

- You have reached your preservation age; and
- You are not gainfully employed (part time or full time) at the date of this application; and
- You have been in receipt of a Commonwealth income support payment for a total of 39 weeks since reaching your preservation age (see table on page 5 to check your preservation age).

Note: The \$10,000 limit does not apply to this option. If you do not meet eligibility conditions above, you may apply under option 1.

Step 2. Complete your personal details

Account number*

Date of birth* (DD-MM-YYYY)

Title

Last name*

First name*

Residential address* (must be provided)

Suburb

State

Postcode

Postal address (if different from residential address)

Suburb

State

Postcode

Daytime contact number

Mobile number

Tax file number

i
It isn't compulsory to provide your TFN but if we don't hold it, you may pay additional tax. See Tax file number in the Notes section of this form.

Email (for security reasons, please ensure that your nominated email address is your personal email address and not a role-based email address such as `employee_title@company.com.au`)

Important

If you have unrestricted non-preserved benefits, the payment will come out of this component first, then from your preserved benefits.



Step 3. Details of payment

3a. Please choose one of the options below.

If you have chosen Option 1[‡] in Step 1, please select the amount you would like to withdraw

Please select the amount you need to meet your reasonable and immediate family living expenses up to \$10,000 (before tax). We can only approve **one payment** in any 12-month period, so make sure you consider the potential shortfall in your reasonable and immediate family living expenses over the next year. \$10,000 (before-tax) is the maximum amount we are allowed to release under law in any 12-month period. The minimum amount is \$1,000 (before tax), unless you have less in your account.

Specify amount up to \$10,000 before tax*
\$, (whole numbers only)

Withdraw my account balance (up to a maximum of \$10,000 before tax) and close my account**

If you have chosen Option 2 in Step 1, please select the amount you would like to withdraw

Please choose one of the options below. There are no restrictions on the amount you can withdraw from your account.

Specify amount*
\$, , (whole numbers only)

Withdraw my account balance and close my account**

* If you have insurance cover, you may lose your insurance cover if the balance does not cover your premium payments.

** If you withdraw your full balance you will lose your insurance cover (if you have any).

‡ 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.

3b. Please provide your banking details below.

Payment can only be made directly to an Australian bank, building society or credit union account held in your name, or held jointly in your name with other person(s).

Name(s) on account

BSB number

Account number

Name of financial institution

Important

See Centrelink's Confirmation eServices in the Notes section for further information.



Step 4. Centrelink CRN

Applicant's name*

I authorise:

- VicSuper (part of Aware Super) to use Centrelink Confirmation eServices to perform a Centrelink enquiry of my customer details.
- The Australian Government Services Australia (the agency) to provide the results of that enquiry to VicSuper (part of Aware Super).

I understand that:

- the department will disclose information to VicSuper (part of Aware Super) based on whether I have been in receipt of a qualifying Centrelink payment for a specified period to confirm my eligibility for early release of superannuation on the grounds of financial hardship.
- the department will disclose to VicSuper (part of Aware Super), my personal information including my name, date of birth and payment status.
- this consent, once signed, remains valid while I am a customer of VicSuper (part of Aware Super), unless I withdraw it by contacting VicSuper (part of Aware Super) or the department.
- I can get proof of my circumstances/details from the department and provide it to VicSuper (part of Aware Super), so that my eligibility for early release of superannuation on the grounds of financial hardship can be determined.
- if I withdraw my consent or do not alternatively provide proof of my circumstances/details, I may not be eligible for the superannuation hardship service provided by VicSuper (part of Aware Super).

Your Centrelink Customer Reference Number (CRN)*

Signature*

Date signed* (DD-MM-YYYY)

Please sign and date form here.



Step 5. Proof of identity

Please select one of the options below.

I have previously provided certified proof of identity documents or provided the electronic verification information below to VicSuper (part of Aware Super) and I am not changing my name, providing bank details for the first time or changing a previously nominated bank account.

I will provide electronic proof of identification for verification.

I authorise the use of my personal details, below, for the purpose of electronic data verification. I understand that my information will be used to verify my identity electronically using independent data sources.

Please provide **TWO** of the following:

1. Full name **exactly** as it appears on my Medicare card

My Medicare number is

Valid to (MM-YYYY)

My reference number on this card is

Select your Medicare card colour

Green

Blue

Yellow

2. Full name **exactly** as it appears on my driver's licence

Licence number

State of issue

Expiry date (DD-MM-YYYY)

3. My **Australian** passport number is

Place of birth (as shown on your passport)

Country of birth (not shown on your passport)

Family name at birth (not shown on your passport)

I will provide original, certified proof of identity (POI) documents. For a list of POI documents and certification guidelines, see *Guide to providing proof of your identity* on Page 6. If my POI documents have not been certified correctly, I understand VicSuper (part of Aware Super) may use the information on the documents to verify my identity electronically using independent data sources.

Step 6. Privacy information

The personal information provided on this form is collected by and held for Aware 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](https://www.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.

Notes

Option 1 eligibility

You can apply for a financial hardship benefit under Option 1 in Step 1 of this form if:

- you have been a member of VicSuper (part of Aware Super) for greater than 6 months; and
- you are in receipt of a Commonwealth income support payment at the time of the request and you have been receiving this payment for the last (continuous) 26 weeks; and
- you are unable to meet reasonable and immediate family living expenses.

Option 1 requirements

If you are applying under Option 1 in Step 1 of the form, you must provide the following documents to support your application:

- Evidence of 26 consecutive weeks of Commonwealth income support from Centrelink or the Department of Veterans' Affairs. Please provide your Centrelink Customer Reference Number (CRN) and we will verify this for you (see below *Centrelink's Confirmation eServices* for more information).
- Certified copies of proof of identity (POI) documents or electronic proof of identification for verification (see below *Guide to providing proof of your identity* on page 6 for more information).
- A completed application form stating, among other things, that you are unable to meet reasonable and immediate family living expenses.

Amount that may be released (Option 1)

Superannuation legislation only allows one single lump sum payment up to a maximum of \$10,000 (before tax) in any 12-month period. If the payment is approved, we cannot make any further payments to you for 12 months.

Tax file number

Under the *Superannuation Industry (Supervision) Act 1993*, the trustee is authorised to collect, use and disclose your TFN.

The trustee may disclose your TFN to another superannuation provider when your benefits are being transferred, unless you write to your super fund and ask the trustee not to disclose your TFN to any other trustee. It is not compulsory to provide your TFN but if you don't, you may pay additional tax on your contributions and benefit payments, and some contributions may not be accepted.

Payment details

Payments are made only through direct credit to a bank account held in your name or held jointly in your name. Payments cannot be made to business accounts, credit accounts (such as Visa or Mastercard) or offshore bank accounts.

Please ensure that you correctly complete your BSB (branch) number and account number, and that any changes you make are initialled by you. The withdrawn funds are generally available the day after they are deposited. Please allow two days for credit union accounts.

Option 2 eligibility

You can apply for a financial hardship benefit under Option 2 in Step 1 of this form if:

- you have been a member of VicSuper (part of Aware Super) for greater than 6 months; and
- you have reached your preservation age (see table below); and
- you are not gainfully employed or you are working less than 10 hours a week at the date of this application; and
- you have been in receipt of a Commonwealth income support payment for a total of 39 weeks since reaching preservation age.

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

Option 2 requirements

If you are applying under Option 2 in Step 1 of the form, you must provide the following documents to support your application:

- Evidence of a total of 39 weeks of Commonwealth income support after reaching your preservation age from Centrelink or the Department of Veterans' Affairs. Please provide your Centrelink Customer Reference Number (CRN) and we will verify this for you (see below *Centrelink's Confirmation eServices* for more information).
- Certified copies of proof of identity (POI) documents or electronic proof of identification for verification (see below *Guide to providing proof of your identity* on page 6 for more information).
- A completed application form stating, among other things, that you are unemployed or employed for less than 10 hours a week at the date of this application.

Centrelink's Confirmation eServices

As you have provided us with your Centrelink Customer Reference Number (CRN), we will use Centrelink's Confirmation eServices (CCeS) to confirm your eligibility for the early release of superannuation on the grounds of financial hardship.

CCeS is an internet-based service offered by Centrelink that allows us to verify your eligibility using your personal information for the release of super on financial hardship grounds electronically, and therefore immediately.

The information we receive from Centrelink can only be collected and used in accordance with our privacy policy, which is available on our website.

Income support payments

Commonwealth income support payments include:

- Income support supplements
- Service pension
- Social security pension
- Drought relief payments
- Exceptional circumstances relief payments
- Commonwealth Development Employment Projects (CDEP) Scheme payments.

AUSTUDY payments are not included.

IMPORTANT: You must advise Centrelink/DVA if you receive a financial hardship benefit payment as this may affect your Commonwealth income support payments.

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 at the bottom of this page.

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.

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.
- if you have changed your name.

What documentation do you need to provide?

In order for your name, date of birth and residential address to be verified, you can provide electronic proof of identification within the proof of identity step of this form. Alternatively, 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

If you are outside Australia

The following people can certify copies of the originals:

- consular staff at an Australia Embassy, High Commission or Consulate
- a public notary or other person authorised to administer an oath or affirmation or to authenticate documents in the country you are visiting or living in.

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.

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

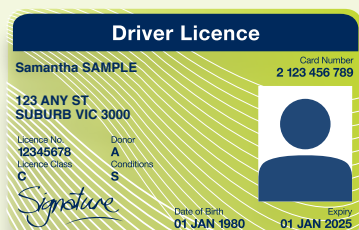
If you have changed your name or are signing on behalf of the applicant, you will need to provide a certified linking document. A linking document is a document that proves a relationship exists between two (or more) names.

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.

Samantha Sample has provided a copy of her identification that includes her signature, full name, date of birth and current residential address.



"I certify that this document is a true copy of the original."

K Anderson

Name: Kate Anderson
Address: 6 Some St, Suburb VIC 3000
Qualification: JP
Registration no: 123456
Date: 31 March 2021

The authorised person has sighted the original identification and confirmed that the copy is a true copy.

Details for the authorised person to include are full name, address, qualification, registration number (if applicable), date and signature.