

Application for early release: severe financial hardship (Case 1)



Use this form if you wish to apply for the early release of your superannuation benefit on the grounds of severe financial hardship.

Please use a dark pen and CAPITAL letters. Insert **X** when you have to choose an option.

If you have any questions, please call us on 1300 650 873.

1. The basis for your application

Case 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.

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

2. Your personal details

Member number	Title	M	F	Date of birth (DD-MM-YYYY)
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

Last name

Given name(s)

Residential address

Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

Postal address (if different from residential address)

Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

Daytime contact number	Mobile number
<input type="text"/>	<input type="text"/>

Tax file number

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)

i It isn't compulsory to provide your TFN but if we don't hold it, you may pay additional tax. See **Your personal details** in the **Notes**.



3. Details of payment

3a. Please choose one of the options below. A maximum of \$10,000 (before tax) can be withdrawn

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 \$, .

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

IMPORTANT

- If you have **unrestricted non-preserved** benefits, the payment will come out of this component first, then from your **preserved** benefits.
- You may lose your insurance cover if the balance remaining after payment does not cover your premium payments.
- If you withdraw your full balance you will lose any insurance cover.

3b. If your claim is approved, how would you like the payment to be made

Please mark **X** to indicate your choice.

Cheque to residential address recorded in **Section 2 Your personal details**

Cheque to postal address recorded in **Section 2 Your personal details**

Pay direct to my bank account described below. *(You must provide a bank statement dated within the past three months showing your name, BSB, account number and account balance. The details on the statement must match the details supplied on this application form.)*

Account name

BSB number

Account number

Name of financial institution

Branch



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

4. Centrelink CRN

You must confirm that you have been in receipt of income support payments for the last 26 weeks. This confirmation may be either:

- a Centrelink letter (Q230) dated within 21 days of your application for financial hardship; or
- your Centrelink Customer Reference Number (CRN) and the authority to use your Centrelink CRN to access your Centrelink letter online.

By providing your CRN and signing **Section 6**, you authorise us to use **Centrelink's Confirmation eServices** to perform an enquiry using your personal information (including your name, date of birth and CRN) and in turn you also authorise the Australian Government Department of Human Services (Centrelink) to provide the results of that enquiry to us. Centrelink will use this information to confirm your eligibility for early release of superannuation on the grounds of financial hardship. Your CRN will only be used to confirm your eligibility status and cannot be disclosed to anyone other than Centrelink.

Your consent to use your CRN will remain valid while your application is being processed. You may withdraw your consent at any time by contacting us or Centrelink.

Your Centrelink Customer Reference Number (CRN)

6. Member declaration

- I have sufficient information to make an informed decision about the payment of my benefit from First State Super.
- I am an Australian or New Zealand citizen or a permanent resident of Australia and not a current or former temporary resident of Australia.
- I am the member of First State Super who is signing this declaration.
- I have read and understand the First State Super privacy policy.
- I understand that my CRN (if it has been provided) will be used to verify my eligibility to claim benefits under financial hardship in accordance with **Section 4** of this form.
- I understand if I have not provided evidence that I have been in receipt of Commonwealth income support payments for the last 26 weeks (or that evidence is more than 21 days old) that I will not qualify to access my benefits using this form.
- The copy of the bank statement I have attached is a true and correct copy of a bank statement for my account.
- I understand that if my application is accepted, I will not be able to access further benefits on the grounds of severe financial hardship within the next 12 months.
- I understand that my insurance cover will cease if I don't have enough funds remaining in my super account to pay premiums.
- I understand that if the fund does not hold my tax file number, and I am under age 60, I may have additional tax deducted from my benefit and the taxed component will be taxed at the highest marginal rate plus applicable levies.
- I understand that a \$36 exit fee will be applied to my payment.



Please sign and date form here.

Signature of applicant

Date (DD-MM-YYYY)

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7. Checklist

- I have provided all the information required on this form and have included supporting documentation with my application, including a bank statement in my name (not more than 3 months old) showing the current account balance.
- I have signed the statutory declaration in Section 5 and signed and dated the member declaration in Section 6 and the statutory declaration has been properly witnessed on the same date that I signed it.
- I have included my Centrelink/DVA letter which is dated within 21 days of this application OR I have provided my Centrelink CRN so you can access my Centrelink letter online.
- I have included certified proof of identity, if necessary (see **Proof of identity and certification** in the **Notes**).

8. Privacy

The personal information provided on this form is collected by and held for First State Super by the fund administrator, Pillar Administration, 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 650 873 or visit firststatesuper.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.



Send the form to this address.

9. Where to send your completed form

Return the original completed form to **First State Super PO Box 1229 WOLLONGONG NSW 2500**. If you have any questions, please call us on **1300 650 873**.

Notes for completing a Case 1 application

Tax file number

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. The trustee of your superannuation fund may disclose your TFN to the Commissioner of Taxation or to another superannuation provider when your benefits are being transferred, unless you request the trustee of your superannuation fund in writing that your TFN not be disclosed to any other trustee. It is not compulsory to provide your TFN but if you don't, you may pay additional tax and your contributions may not be accepted.

CASE 1 eligibility

You can apply for a financial hardship benefit under Case 1 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.

Requirements

- Evidence of 26 consecutive weeks of Commonwealth income support from Centrelink or the Department of Veterans' Affairs. You can provide this in the form of a letter from Centrelink/DVA (Q230 letter) or provide your Centrelink Customer Reference Number (CRN) and we can verify this for you (see **Centrelink's Confirmation eServices** for more information). If you have reached your preservation age (see table) and wish to access your super under the Case 1 criteria you will have to speak to a Centrelink officer to ensure the appropriate income support letter is issued to you.

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

- A completed application form containing the statutory declaration stating, among other things, that you are unable to meet reasonable and immediate family expenses from your income, i.e. the combined expenses of you and your family exceed the combined income of you and your family.
- A copy of a bank account statement in your name (or joint names) that shows your current account balance. This must be no older than 3 months at the date of your application. The details on your bank statement must match the details supplied on your application form.
- Certified copies of proof of identity (POI) documents. If you have already provided certified copies of your POI, you do not have to provide your POI again, as long as you have not changed your name or residential address. See the **Notes** for more information. We may request updated and/or additional certified copies of POI documents at any time if we consider this is necessary for the security of our members' benefits.

What is a statutory declaration?

A statutory declaration is a written statement that allows a person to declare something to be true. When you make a statutory declaration, you are declaring that the statements in it are true. If you intentionally make a false statement in a declaration, you can be charged with an offence. The penalty for making a false statement in a statutory declaration is four years imprisonment. A Commonwealth statutory declaration must be signed in the presence of someone who is on the list of authorised witnesses. See list under **Certification of personal documents** on page 7.

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 and Youth Allowance (paid to a full-time student) 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.

Amount that may be released

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.

Payment details

Payments may be made by cheque to your residential address, cheque to your postal address, or direct to your bank account. If payment is to your bank account, you must provide a bank statement dated within the past three months showing your name, BSB, account number and account balance. The details on the statement must match the details supplied on your application form. Payments cannot be made to offshore bank accounts.

Centrelink's Confirmation eServices

Where 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.

You do have the option of contacting Centrelink and requesting a hard copy of the letter, but keep in mind that the letter is only valid for 21 days, so you must make your financial hardship application during the validity period.

Proof of identity and certification

We require a certified copy of your proof of identity (POI) documents before we can pay your benefit. If you have already provided a certified copy of your POI document(s), you do not have to provide it again, as long as your name or residential address have not changed.

If you have already provided certified copies of your POI documents but either your name or residential address has since changed, you must provide evidence of the change(s) as follows:

Change of name

If you have changed your name, you must provide a certified copy of one of the following name change documents:

- marriage certificate or certificate of registration (if you are on the relationship register) issued by the Births, Deaths and Marriages Registration Office (ceremonial certificates cannot be accepted)
- deed poll or change of name certificate from the Births, Deaths and Marriages Registration Office. If you have reverted to your maiden name on divorce, we will require a divorce certificate and a linking document such as your marriage certificate showing your original maiden name.

Change of residential address

If you have changed your residential address, you must provide a certified copy of a POI document *showing your new residential address*. If it is more convenient, you can provide the original (rather than a certified copy) of a recent notice issued by your local council or a recent utilities bill addressed to you at *your current residential address*.

We may request updated and/or additional certified POI documents at any time if we consider this is necessary for the security of our members' benefits.

Acceptable documents and certification

The primary and secondary documents we accept are shown below. The people who can certify these documents are shown on page 7.

Providing certified POI is a three-step process:

1 Collect your originals

Collect your proof of identity document(s). We have listed the documents you can use below.

2 Photocopy your originals

Photocopied originals must be properly certified.

3 Have your photocopies certified

Take your photocopies and your original documents to a person who can certify documents. A list of authorised certifiers and certification guidelines is included under **Certification of personal documents** on page 7.

You can provide:

Either:

A certified copy of one of the following documents:

- current Australian state/territory driver's licence with your photograph
- Australian passport
- current card issued under an Australian state or territory law for the purpose of proving your age and containing your photograph
- current foreign passport or similar travel document containing your photograph and signature*.

Or:

One certified document from this list:

- an Australian birth certificate or extract issued by a state or territory
- a citizenship certificate issued by the Commonwealth
- a current Centrelink pension card that entitles you to receive financial benefits

AND

One certified document from this list:

- a notice issued by the ATO within the last 12 months that shows your name and current residential address and records an amount payable to or by you e.g. your last tax return
- a notice issued by a local council or utilities provider in the last three months showing the provision of services to you and your current residential address e.g. rates notice, electricity or water bill
- a notice issued by the Commonwealth or a state or territory government within the last 12 months showing your name and current residential address and the provision of financial benefits to you e.g. Centrelink letter.

* Documents not written in English must be accompanied by an English translation prepared by an accredited translator.

Certification of personal documents

All copied pages of original POI documents (including any change of name documents) need to be certified as true copies by an authorised person with the appropriate **Australian** qualifications or registration (see below) who cannot be the owner or addressee of the document. The authorised person must sight the original and the copy to ensure both documents are identical, then make sure all pages have been certified by writing 'I certify that this document is a true copy of the original', followed by their signature, printed name, qualification (e.g. justice of the peace, Australia Post employee, etc.), registration number (if applicable) and date. The following people can certify copies of the originals:

- police officer
- Australia Post employee in charge of an office providing postal services (charges may apply)
- medical practitioner
- legal practitioner
- pharmacist
- justice of the peace
- magistrate
- nurse
- optometrist
- dentist
- chiropractor
- physiotherapist
- psychologist
- veterinary surgeon
- full-time teacher employed at a school or tertiary institution.

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

✓ 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, qualification, registration number (if applicable), date and signature.



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

K Anderson

Name: Kate Anderson

Qualification: JP

Registration no: 123456

Date: 31 March 2016

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