

Application for early release: severe financial hardship (Case 2)



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**.

Forms are located on our website at firststatesuper.com.au/forms.

1. The basis for your application

Case 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 4).

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

If you do not meet the eligibility conditions above, you may apply under the Case 1 conditions (see form on our website) but you will be limited to a single benefit payment of up to \$10,000 (gross) in a 12-month period if your application is approved.

2. Your personal details

Member number	Account number	Date of birth
<input type="text"/>	<input type="text" value="F S S U"/>	<input type="text"/>

Title	Last name
<input type="text"/>	<input type="text"/>

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`)

IMPORTANT
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.

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



3. Details of payment

3a. Please choose one of the options below. There are no restrictions on the amount you can withdraw from your account.

- Specify amount¹ \$, (whole numbers only)
- Maximum amount while keeping the amount shown here in my account¹ \$, (whole numbers only)
- Withdraw my account balance and close my account².

1 You may lose your insurance cover if the balance does not cover your premium payments
 2 If you withdraw your full balance you will lose your 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. *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

i To ensure the security of your benefits we require a copy of your bank statement that shows your full name and account details (as nominated), including BSB and account number (unless you have already provided it). Transaction details are not required.

i **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 a total of at least 39 weeks since reaching your preservation age. This confirmation may be either:

- a Centrelink letter (Q251); 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)

5. Privacy

The personal information provided on this form is collected by and held for First State Super by the fund administrator, Mercer 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.

Notes

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.

CASE 2 eligibility

You can apply for a financial hardship benefit under Case 2 if:

- you have reached your preservation age (see table); 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

Requirements

If you are applying under Case 2, 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. You can provide this in the form of a letter from Centrelink/DVA (Q251 letter) or provide your Centrelink Customer Reference Number (CRN) and we can verify this for you (see **Centrelink's Confirmation eServices** 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.
- 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 page 5 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.

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.

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 copy of your bank statement showing your name, BSB and account number (unless you have already provided a copy of your bank statement with the necessary details). 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.

Alternatively, you can contact Centrelink and request a hard copy of the letter.

Proof of identity

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, we will require your marriage certificate (from the Births, Deaths and Marriages Registration Office) showing your original maiden name and your married 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

Providing certified proof of your identity 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

3 Have your copies certified

Take your copies 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**.

You can provide:

Either:

A certified copy of one of the following documents:

- A current Australian state/territory driver's licence containing your photograph
- An Australian passport
- A current Australian state/territory proof of age card containing your photograph
- A current passport, similar travel document or national identity card issued by a foreign government department, the UN or an agency of the UN, containing your photograph and either your signature or a unique identifier*

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 assessment
- 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

* If the document and/or the certification is not in English, it must be accompanied by an English translation prepared by a translator accredited by the National Accreditation Authority for Translators and Interpreters Ltd (NAATI).

Certification of personal documents

All copied pages of original personal identity documents (including any change of name documents) must be certified as true copies by an authorised person with the appropriate 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 the documents are identical, then certify each page by writing "I certify that this document is a true copy of the original", followed by their signature, printed name, address, qualification (e.g. justice of the peace, Australia Post employee), registration number (if applicable) and date.

If you are in Australia

The following lists a subset of people who are authorised to witness your signature on a statutory declaration as well as certify copies of original documents. For a complete list of authorised witnesses/certifiers, go to the Attorney-General's Department website at www.ag.gov.au.police officer

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

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.

The professions listed under **If you are in Australia** can only certify documents outside Australia if they work or are registered in Australia. Where your documents are certified outside Australia, the certifier must quote their registration number or the relevant law that qualifies them to authenticate your documents.



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, address, 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

Address: 6 Some St, Suburb NSW 2000

Qualification: JP

Registration no: 123456

Date: 31 March 2017