

ANZ SUPER ADVANTAGE WITHDRAWAL FORM



1 February 2020

Customer Services

Phone 13 38 63
Email customer@onepath.com.au
Website anz.com

This form is to be used for rollovers and lump sum cash withdrawals by existing members in ANZ Super Advantage.

INSTRUCTIONS

Please read the 'Important Information' section of this form before you complete this form.

Complete and sign the form and return to:

ANZ Super Advantage
OnePath Custodians Pty Limited
GPO Box 4028
Sydney NSW 2001

Please note that emailed forms cannot be accepted.

1. MEMBER DETAILS

Member Number	<input type="text"/>	
Employer's name (if applicable)		
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Dr <input type="checkbox"/> Other <input type="text"/>	
Surname		
Given name(s)		
Date of Birth	<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"/> Tax file number (TFN)* <input type="text"/> - <input type="text"/> - <input type="text"/>	
<small>* Please refer to section 7 for further details on the collection of TFNs.</small>		
Residential address (this cannot be a PO Box)		
Suburb/Town	State	Postcode
Country	Email	
Phone (during business hours)	Mobile	
Postal address (if it is different from the residential)		
Suburb/Town	State	Postcode
Country		

If my withdrawal request requires any further queries, please contact me by:

Phone Email Post

If you do not tick any box we will contact you by post.

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Proof of identity

Note: We will only accept original certified copies which must be attached to this form and mailed to us. A certified copy is a document that has been certified as a true copy of the original. We cannot accept a photocopy.

I have attached a certified copy of my identification.

For more information on identification requirements and who can certify documents, please refer to page 7 of this form.

2. TAX QUESTIONNAIRE

Do you intend to claim a tax deduction on personal contributions made during the financial year?

Yes – Generally you must complete the Notice of Intent of Claim a Tax Deduction Form attached to this form.

No – Please proceed to section 3.

Note: Where a partial withdrawal or rollover is made, a tax deduction for personal contributions may only be allowed on a proportional basis. Generally, this affects personal contributions which are claimed as a tax deduction after a partial withdrawal or rollover has been made. Please see your tax adviser for independent taxation advice taking into account your individual circumstances.

3. TYPE OF WITHDRAWAL REQUESTED

Please tick one of the following:

I would like to roll over to another institution – please complete sections 5, 6a and 8.

I would like to request a lump sum cash payment from my super account* – please complete sections 4, 5, 6b and 8.

* ANZ Super Advantage members withdrawing a lump sum cash amount may need to provide evidence of identity. Please refer to the 'Know your customer – Identification requirements' on page 7.

4. ELIGIBILITY TO WITHDRAW A LUMP SUM CASH PAYMENT

Are you a permanent resident or citizen of Australia or New Zealand or a holder of a subclass 405 or 410 visa?

Yes – please continue to complete this section.

No – please refer to the 'Important information' page – 'Temporary Australian residents' and complete the remainder of this section if applicable.

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I would like to withdraw a lump sum cash payment. I have met one of the conditions of withdrawal, as indicated by me below.

Please tick one of the following:

- Retirement: I have reached my preservation age and have permanently retired from the workforce.
- Retirement: I am aged 60 years or more and have ceased an arrangement of gainful employment since attaining age 60 years.
- I am aged 65 years or more.
- The amount to be withdrawn is unrestricted non-preserved.

or

Other* – for the conditions listed below, please refer to the 'Important information' page 'Eligibility to withdraw a lump sum cash payment'.

- Severe financial hardship Compassionate grounds Departed temporary resident Permanent incapacity
- Terminal Medical Condition Balances less than \$200

* Do not use this form for withdrawals relating to death claims or the *Family Law Act 1975*. Please phone Customer Services on 13 38 63 for claim requirements.

5. WITHDRAWAL INSTRUCTIONS

a. Full withdrawal only

- I would like to withdraw my total account balance. I understand that a full withdrawal will close my account.

Please proceed to section 6 – 'Payment instructions'.

Please note: If you choose to close your account before any insurance benefits are paid, you should be aware that any insurance will cease when the account is closed and you may no longer be entitled to an insurance benefit payment. If you wish to retain your insurance, you may choose to make a partial withdrawal so that sufficient funds are retained within your account to pay future insurance fees and other charges.

b. Partial withdrawal only

- I would like to make a partial withdrawal of: \$. Please indicate below whether this amount is to be net or gross.

Your withdrawal will be made proportionally according to your asset allocation.

Note: If you withdraw part of your account balance, a minimum of \$6,000 must be retained in your account.

Please tick one of the following:

- Net: I would like my withdrawal to be net of fees and taxes. This means that the amount I have nominated is the exact amount that I will receive after any fees and taxes are deducted.
- Gross: I would like my withdrawal to be gross of fees and taxes. This means that the amount I have nominated is before any fees and taxes are deducted.

Investment funds to be withdrawn (partial withdrawals only)

	\$
	\$
	\$
	\$
	\$
	\$

If no nomination is made, withdrawals will be made from your investments in the same proportion as your future contributions.

ANZ SUPER ADVANTAGE WITHDRAWAL FORM

6. PAYMENT INSTRUCTIONS

a. Rollover

Name of receiving rollover institution

Australian Business Number (ABN)

 - - -

Unique Superannuation Identifier (USI)

Account/Reference number

Address of receiving rollover institution

Suburb/Town

State

Postcode

Contact number of receiving rollover institution

Note: If your withdrawal is related to a Trans Tasman rollover, please complete the applicable Trans Tasman Application form for Whole Balance Transfers available.

If transferring to a Self Managed Super Fund (SMSF), OnePath Custodians must verify your SMSF as complying and that you are a member of the fund. This is done through the ATO's Super Fund Lookup (superfundlookup.gov.au). If it is found that your information is incomplete you will be advised in writing to contact the ATO. Please note as directed by the ATO, we can only send cheques to the address registered for your SMSF on Super Fund Lookup.

b. Lump sum payment

Payments cannot be made to third-party bank accounts (you can only nominate an account which is held in your name, either solely or jointly). It may take up to five days for funds to clear, depending on your financial institution.

Name of financial institution

Branch

Account holder name(s)

BSB number

Account number

If you are requesting an international funds transfer, please complete the International Funds Transfer Global Payment on page 10. Please note that we cannot send cheques overseas.

7. TAX FILE NUMBER (TFN) NOTIFICATION

Please provide your TFN on page 1.

Information you should know about providing your tax file number

You or your employer may already have provided your Tax File Number (TFN) to the Fund, if not, we are required to tell you the following details before you provide your TFN.

Your TFN is confidential, and you should know the following before you decide to provide it to the Trustee or a third party engaged by either the Trustee or a related party of the Trustee to provide superannuation administration services ("third party administrator") relating to this product:

- The Trustee and the third party administrator are authorised to collect your TFN under the Taxation and Superannuation Laws.
- If you do provide your TFN to the Trustee or the third party administrator, they will only use it for legal purposes. This includes finding or identifying your superannuation benefits where other information is insufficient, calculating tax on any superannuation benefit payments you may be entitled to.
- If you do provide your TFN to the Trustee or the third party administrator, they may provide it to the trustee of another superannuation fund or a Retirement Savings Account (RSA) provider where the Trustee or RSA provider is to receive your transferred benefits in the future.
- The Trustee and the third party administrator will not pass your TFN to any other superannuation fund if you tell the Trustee or the third party administrator in writing that you do not want them to pass it on.
- The Trustee or the third party administrator may quote your TFN to the Australian Taxation Office (ATO) when reporting details of contributions for the purpose of lost member reporting, monitoring contributions caps and administration of the government co-contribution and low income superannuation contribution.

Otherwise your TFN will be treated as confidential. You are not required to provide your TFN. Declining to quote your TFN is not an offence.

However, if you do not give the Trustee or the third party administrator, your TFN, either now or later:

- They may not be able to accept personal contributions.
- Additional taxes will apply to concessional contributions (including compulsory employer contributions).

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- You may pay more tax on your superannuation benefits when you withdraw them than you have to (you may get this back at the end of the financial year in your income tax assessment).
- It may be difficult to locate or amalgamate your superannuation benefits in the future.

The purposes for which the Trustee or the third party administrator can use your TFN and the consequences of not providing it to them may change in the future as a result of changes to the law.

8. DECLARATION AND SIGNATURE

Your withdrawal request will be processed as quickly as possible. It cannot be processed until your employer tells us that you have ceased employment and forwards any outstanding contributions. Your final account balance cannot be calculated until the day payment is actually made. The amount that will be paid to you depends on the current value of your account, investment earnings or losses and any taxes and fees that may apply to your account.

The balance of your account will remain invested in the investment fund(s) you chose or in the default investment fund that applies to your fund until your account is paid to you or you ask us to change the investment fund.

If you have any concerns you should discuss these with your financial adviser.

By completing this form:

- I consent to the collection, use, storage and disclosure of my personal information (including health and other sensitive information) as described in ANZ's Privacy Policy which is available at anz.com/privacy and OnePath Custodians' Privacy Policy which is available at onepath.com.au/superandinvestments/privacy-policy. If I have provided information about another person in this application (for example a beneficiary or life insured), I declare that I have the consent of that person to do so. I understand that ANZ and OnePath Custodians require me to inform the person concerned that I have done so and direct them to the relevant Privacy Policies so they may understand the manner in which their personal information (including health and other sensitive information) may be used and disclosed by ANZ and OnePath Custodians.
- I consent to OnePath Custodians, any third party engaged by OnePath Custodians or any third party engaged by a related party of OnePath Custodians to provide administration services relating to this product, using and sharing my Tax File Number with authorised recipients and approved recipients to provide services (including account consolidation) and products to me.
- I accept that where my employer (or former employer) has appointed a financial adviser for this plan, my personal information will be provided to the financial adviser in order to undertake the management and administration of the plan.
- I authorise my financial adviser (where I have nominated a financial adviser) to receive and access my personal information for the purposes of managing my investment. Where there is a change to this authority or relating to my adviser, I will notify OnePath Custodians of the change.
- I declare that I am not bankrupt or insolvent under administration and that the information provided by me in this form is true and correct.
- I request the Trustee, OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673) to act upon and give effect to the directions given by me in this notice.
- I acknowledge that should I, or my estate, receive a payment from OnePath Custodians in full satisfaction of my benefits under the policy and/or the Fund, OnePath Custodians will have fully discharged their obligations under the Trust Deed governing the Fund and the policy, and that any payment made to or in respect of me shall be net of any lump sum tax paid, as required by law, to the Australian Taxation Office.
- If I provide my TFN, I have read and acknowledged the TFN information in section 7.
- I acknowledge that during abnormal or extreme markets some normally liquid assets may become illiquid, restricting OnePath Custodians' ability to sell them at short notice and to make withdrawal payments without delays or loss in value.
- I declare that I am aware I may ask my superannuation provider for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits, and do not require any further information.

Name of member

Signature of member*

Date

* The signatures on the certified ID and on the current request needs to match. If they do not match please provide a signed statutory declaration explaining the difference in the signatures.

IMPORTANT INFORMATION

ANZ SUPER ADVANTAGE WITHDRAWALS

1 February 2020

ELIGIBILITY TO WITHDRAW A LUMP SUM CASH PAYMENT

If you are requesting a withdrawal for any of the reasons listed in this section, please note the requirements before proceeding with your request.

- **Financial hardship:** In addition to this form, you are required to complete and attach an 'Application for Early Release of Benefits due to Severe Financial Hardship' form, which is available from Customer Services.
- **Compassionate grounds:** You must apply for specified compassionate grounds with the Australian Taxation Office (ATO). Please phone ATO on 13 10 20 for application requirements. If your application is approved, please include the original or certified copy of the ATO letter with this withdrawal form.
- **Departed temporary resident:** You must apply for a Departing Australia Superannuation Payment (DASP) from the Australian Taxation Office (ATO). Please phone Customer Services or visit the ATO website at ato.gov.au/super or phone the ATO Superannuation Infoline on 131 020 for more information. Please note that we cannot send cheques overseas.
- **Permanent incapacity:** You are required to complete an 'Application for Early Release of Superannuation Benefits on Grounds of Permanent Incapacity' form available from Customer Services.
- **Death:** Please phone Customer Services on 13 38 63 for claim requirements.
- **Family Law Act 1975:** Please phone Customer Services on 13 38 63 for claim requirements.
- **Terminal medical condition:** Please phone Customer Services on 13 38 63 for claim requirements.
- **Termination of employment:** You have ceased employment with your ANZ Super Advantage employer super plan and your preserved benefit is less than \$200.

ANZ SUPER ADVANTAGE MEMBERS

a. Temporary Australian residents

If you are **not** a permanent resident or citizen of Australia or New Zealand or a holder of a subclass 405 or 410 visa, please note that:

- from 1 April 2009, an individual who has, at any stage, been a temporary resident and is not a permanent resident of Australia or is not a citizen of Australia or New Zealand and is not a holder of a sub class 405 or 410 visa, is only able to withdraw their preserved superannuation benefits under limited conditions of release, including: death, terminal medical condition, permanent incapacity, temporary incapacity, unclaimed money payment, and departed temporary resident. Exceptions apply to individuals who have satisfied a condition of release prior to 1 April 2009. Please speak to your financial adviser for more information.

b. Contribution splitting

If you have requested a full withdrawal and are also applying for a contribution split, a Contribution Splitting form needs to be completed and attached to this withdrawal form.

c. Identification requirements

If you are requesting a lump sum cash withdrawal and commenced your ANZ Super Advantage account on or after 12 December 2007, you are required to provide evidence of identity to us. Please refer to the 'Know your customer – identification requirements' section of this form for further information.

d. Self Managed Super Fund (SMSF) important information

When transferring to a SMSF, OnePath must verify your SMSF as complying and that you are a member of the fund. This is done through the ATO's Super Fund Lookup (superfundlookup.gov.au). If it is found that your information is incomplete you will be advised in writing to contact the ATO. Please note as directed by the ATO, we can only send cheques to the address registered for your SMSF on Super Fund Lookup.

ANZ SUPER ADVANTAGE

KNOW YOUR CUSTOMER – IDENTIFICATION REQUIREMENTS

1 February 2020

The *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* requires us to identify you and verify your identity before we make a payment of your super.

To verify your identity please send in original certified copies (not original documents) of the following:

- one or more primary identification documents, or
- two or more secondary identification documents.

Please note: We cannot accept certified copies by fax or email.

ANZ Financial Planners only – complete the ANZ Financial Planning Identification Form which verifies you have collected sufficient identification from your client. Please note, you are not required to send in originals or copies of identification if you use this form.

Primary Identification Document Types

- Australian State/Territory photographic driver's licence or learner's permit
- Australian Passport (current or one that has expired within the past two years)
- Foreign Passport*
- Australian State/Territory Government issued Proof of Age Card
- Foreign Government issued National Identification Card*
- Australian Firearms/Shooting Licence
- Australian Explosives Licence

* If the identification document is written in a language other than English, the customer must provide a translation into English by a translator who is accredited by the National Accreditation Authority for Translators and Interpreters.

Secondary identification document

Maximum of ONE of each document type:

- Birth certificate, birth card, birth extract issued by an Australian State or Territory, or foreign Government*
- Australian Medicare card
- Foreign driver's licence*
- Australian or foreign citizenship certificate*
- Australian Government card or notice issued by Centrelink to concession holder – includes any ONE of the following:
 - DHS Commonwealth Seniors Health Card or Health Care Card
 - DHS or DVA Pensioner Concession card
 - Benefits Notice (less than 12 months old)
- Australian ImmiCard – includes any ONE of the following:
 - Evidence of Immigration Status (EIS) ImmiCard
 - Permanent Resident Evidence (PRE) ImmiCard
 - Residence Determination ImmiCard (RDI)
 - Australian School attendance letter/notice issued by principal to person under 18, recording residential address and period of attendance (less than 3 months old)
 - Australian Tax Office (ATO) assessment notice (less than 12 months old) with name, residential address and recording debt payable by/refund due to the person
 - Notice issued by an approved Australian aged care facility (less than 12 months old) with name and residential address
 - Letter issued by the Australian Electoral Commission (less than 3 months old) with name and residential address

* If the identification document is written in a language other than English, the customer must provide a translation into English by a translator who is accredited by the National Accreditation Authority for Translators and Interpreters.

ANZ SUPER ADVANTAGE

KNOW YOUR CUSTOMER – IDENTIFICATION REQUIREMENTS

CERTIFIED COPIES FOR AML KNOW YOUR CUSTOMER PURPOSES UNDER THE ANTI-MONEY LAUNDERING AND COUNTER-TERRORISM FINANCING RULES

Certified Copies

Certified copies of documents for verification purposes is acceptable provided that they have been certified by persons authorised to certify documents. In all cases, the certification must not have taken place more than 3 months prior to when the identification and verification procedure is being undertaken.

The following is a list of persons authorised to certify a copy:

Certifier	Position Held in Australia	Position Held Overseas
A person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described)	✓	
Judge of a court	✓	
Magistrate	✓	
Chief executive officer of a Commonwealth court	✓	
Registrar or deputy registrar of a court	✓	
Justice of the Peace	✓	
Notary Public	✓	✓
Police Officer	✓	
Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public	✓	
Permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public	✓	
Australian consular officer or an Australian diplomatic officer (within the meaning of the <i>Consular Fees Act 1955</i>)	✓	✓
Finance company officer with 2 or more continuous years of service with one or more finance companies (for the purposes of the <i>Statutory Declaration Regulations 2018</i>) or overseas financial institutions with which ANZ has an existing correspondent banking relationship	✓	
Officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more continuous years of service with one or more licensees	✓	
Member of the Chartered Accountants Australia & New Zealand, CPA Australia or the Institute of Public Accountants	✓	
Pharmacist	✓	
Employee of the Australian Trade Commission (AUSTRADE) who is: <ul style="list-style-type: none"> a. in a country or place outside Australia; and b. authorised under paragraph 3(d) of the <i>Consular Fees Act 1955</i>; and c. exercising his or her function in that place 		✓
A person in a foreign country who is authorised by law in that jurisdiction to administer oaths or affirmations or to authenticate documents		✓

Note: The person who is authorised to certify documents must make sure all pages have been certified as true copies by writing or stamping 'certified true copy' followed by their signature, printed name, contact details, qualification (e.g. Justice of the Peace, Australia Post employee, etc.) and date.

ANZ SUPER ADVANTAGE NOTICE OF INTENT TO CLAIM OR VARY A DEDUCTION FOR PERSONAL SUPER CONTRIBUTIONS

1 February 2020

Customer Services

Phone 13 38 63

Email customer@onepath.com.au

Website anz.com

1. MEMBER ACCOUNT NUMBER

Member Number

2. MEMBER DETAILS

Surname

Given name(s)

Date of Birth

Postal address (if different from above)

Suburb/Town

State

Postcode

Phone Home

Business

Mobile

Fax

Tax file number (TFN)* - -

Note: You don't have to provide your TFN to us. However, if we do not have your TFN, we may not be able to accept your contributions. Providing your TFN will also assist us in correctly identifying you.

3. CONTRIBUTION DETAILS

You must complete and return this notice to OnePath if you intend to claim a taxation deduction for part or all of your personal superannuation contributions.

Financial year ended 30 June

My personal contributions to this Fund covered by this notice and that I will be claiming as a tax deduction \$

Is this notice varying an earlier notice Yes No

Please note: A tax deduction for personal superannuation contributions may only be claimed by people in certain circumstances. Please refer to your tax adviser to determine if you are eligible to claim a personal tax deduction. If you intend to split the contributions on which you will be claiming a deduction, it is essential that you submit this Notice of intent to claim a tax deduction for super contributions and receive an acknowledgement from the Trustee of the Fund, before providing a Superannuation Contributions Splitting Application Form.

4. DECLARATIONS

In signing one of the declarations on this form, you should be aware that the law has changed to expand the administrative penalty provisions to include penalties for making false or misleading statements that do not result in a shortfall amount.

This may include making false or misleading statements to an entity other than the ATO if the statement is required or allowed to be made under tax law, for example, a notice of intent to deduct super contributions given to a super fund.

For more information about these penalties, refer to Superannuation and false or misleading statements which do not result in a shortfall amount at ato.gov.au

ANZ SUPER ADVANTAGE NOTICE OF INTENT TO CLAIM OR VARY A DEDUCTION FOR PERSONAL SUPER CONTRIBUTIONS

4A. Declaration

Intention to claim a tax deduction

Use this declaration if you have not previously lodged a notice with the Fund for these contributions.

I am lodging this notice before both of the following dates:

- the day that I lodged my income tax return for the year stated in section 3, and
- the end of the income year after the year stated in section 3.

At the time of completing this notice:

- I intend to claim the personal contributions in section 3 above as a tax deduction.
- I am a member of Retirement Portfolio Service.
- Retirement Portfolio Service currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions.
- I have not included these contributions in an earlier notice.

The information given on this form is correct and complete.

Name of member

Signature of member

Date

If you do not wish to claim a Tax Deduction, you do not have to complete part 4A.

or

4B. Declaration

Variation of previous deduction notice

Use this declaration if you have already lodged a notice with the Fund for these contributions and you wish to **reduce** the amount stated in that notice.

I confirm that:

- I intend to claim the personal contributions in section 3 above as a tax deduction.
- I am a member of Retirement Portfolio Service.
- Retirement Portfolio Service currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions.
- I wish to vary my previous notice for these contributions by reducing the amount I advised in my previous notice.

I intend to claim the personal contributions in section 3 above as a tax deduction.

I wish to vary my previous notice for these contributions by reducing the amount I advised in my previous notice.

I confirm that either:

- I have lodged my income tax return for the year in which the contribution was made, prior to the end of the following income year and this variation notice is being lodged before the end of the day on which the return was lodged, or
- I have not yet lodged my income tax return for the relevant financial year and this variation notice is being lodged on or before the 30 June in the financial year following the year the contribution was made, or
- the Australian Tax Office has disallowed my claim for a deduction for the relevant year and this notice reduces the amount stated in my previous notice by.

The information given on this form is correct and complete.

Name of member

Signature of member

Date

If you do not wish to vary a Tax Deduction, you do not have to complete part 4B.

ANZ SUPER ADVANTAGE

INTERNATIONAL FUNDS TRANSFER GLOBAL PAYMENT

This section is only to be completed if you are arranging an international funds transfer and must be attached to the withdrawal form.

Date	<input type="text" value="D D"/>	<input type="text" value="M M"/>	<input type="text" value="Y Y Y Y"/>
Member (Account Holder) name			
Member address (if different from above)			
Suburb/Town		State	Postcode
Currency			
Member bank name		Swift code (Note: must be provided)	
Member bank address			
			Country
Member account number	<input type="text"/>		
Sort code (Mandatory for UK)			
Member IBAN number (Mandatory for European countries)			
Routing number (Mandatory for USA and Canada)			
Reference/Invoice number for Member		Total amount \$	
Message for Member			
Requisition by			
Team			
Extension number			

MI1919/0220

OFFICE USE ONLY

Rate	<input type="text"/>	AUD	<input type="text" value="\$"/>
Bid number	<input type="text"/>	Payment ID number	<input type="text"/>