

# SUPERANNUATION SEVERE FINANCIAL HARDSHIP INFORMATION SHEET

Early release of superannuation (super) benefits due to severe financial hardship.

## WHAT IS SEVERE FINANCIAL HARDSHIP?

Usually you can't access your super until you reach your preservation age\* and retire, from age 65 or if you satisfy another condition of release. You may be able to access some of your super if you're experiencing 'severe financial hardship'.

The early release of super funds on the grounds of severe financial hardship is strictly controlled under legislation, which OnePath Custodians Pty Limited (the Trustee) also needs to follow. Each severe financial hardship claim is assessed on an individual basis and we do not guarantee payment. The rules for accessing super under severe financial hardship are broken into two categories.

## WHICH CATEGORY DO YOU BELONG TO?

The Trustee can only release a portion of your superannuation benefit if you are an Australian or New Zealand citizen or a permanent resident and if:

### Category A

- you are receiving eligible Commonwealth income support payments for a continuous period of 26 weeks (please see from list below for eligible and non-eligible income support payments); and
- you are unable to meet reasonable and immediate family living expenses. This means that your income is not enough to cover the basic necessities of everyday living and you have no other assets or resources which could reasonably be used, in the foreseeable future, to cover the gap.

### Eligible

- Carer Payment
- JobSeeker Payment
- Disability Support Pension

### Non eligible

- Abstudy
- Austudy
- Family Tax Benefits
- Youth Allowance

If the applicant is in full-time study.

**Please note:** this is not a complete listing. Types of eligible benefits change from time to time according to changes in government policy. For a complete and up to date listing of eligible benefit payment types, please refer to Centrelink.

OR

### Category B

- you reach your preservation age\* and 39 weeks, or over
- you have been receiving an eligible Commonwealth income support payment for a period of no less than a total of 39 weeks since reaching preservation age; and
- you can declare that at the time you are making your request you are not in paid employment (working for 10 or more hours each week).

Severe financial hardship benefits are released from your super account in the order of unrestricted non-preserved, restricted non-preserved and finally, preserved benefits.

\* Your preservation age depends on your date of birth.

Date of Birth	Preservation Age
Before 1 July 1960	55
Between 1 July 1960 and 30 June 1961	56
Between 1 July 1961 and 30 June 1962	57
Between 1 July 1962 and 30 June 1963	58
Between 1 July 1963 and 30 June 1964	59
On or after June 1964	60

## ELIGIBLE COMMONWEALTH INCOME SUPPORT PAYMENTS

To consider your claim, we need a certified copy (or the original) of a Q230 or Q251 letter from Centrelink (now merged with the Department of Human Services or DHS) or Veterans' Affairs. This letter confirms that you are receiving benefits and have done so for the required period. Alternatively, you may provide your Centrelink Customer Reference Number (CRN) with your authority to allow us to contact DHS directly. Please refer to page 10.

If you elect to provide the Q230/Q251 letter, let DHS or Veterans' Affairs know that the Trustee requires this letter so that we may consider your early release application. The letter needs to be dated within 21 days of us receiving your application form.

There are a number of pensions and benefits which are eligible, not just unemployment benefits. You (the owner of the super account) need to be the person receiving the DHS benefits.

### Contact the relevant DHS number for more information

Department of Human Services	1300 131 060
Employment Services	13 28 50
Older Australians	13 23 00
Department of Veterans' Affairs	13 32 54

## HOW MUCH CAN I RECEIVE?

For those in **Category A**, you may claim between \$1,000 (minimum) and \$10,000 (maximum) from your account, or from multiple accounts within the same super fund, within any given 12 month period.

Note that these payments are gross amounts i.e. you may have to pay tax before you receive the money. For information about tax, please refer to Taxation section.

If you are in **Category B**, there is no restriction on how much of your account balance you can withdraw.

## TAXATION

How your benefit will be taxed depends on your age and the components of your super. If you are under age 60 we may be required to deduct tax on the taxable component of your severe financial hardship benefit.

For more information on taxation, please refer to your financial adviser and the PDS available at [anz.com](http://anz.com) or contact Customer Services.

## WHAT YOU NEED TO SUPPLY

To claim under severe financial hardship you will need to supply:

- your Centrelink CRN OR the Q230 Letter (Category A) or Q251 Letter (Category B), and
- a fully completed and signed Superannuation Severe Financial Hardship Application form, and
- certified proof of identification.

If you're claiming under Category A, you also need to provide evidence of your income, debts and expenses with your severe financial hardship claim. Including:

- proof of your weekly income (e.g. DHS income statement, payslips)
- copies of your most recent bank statements
- evidence of any debts (e.g. photocopies of your bills which must be less than 3 months old).

We may request additional information or decline your claim if the information provided is not enough to support the claim.

## RELEASE GUIDELINES (CATEGORY A ONLY)

Below are the common types of expenses we may consider. They're only guidelines so if you have any questions on specific expenses, give our Customer Services team a call.

Note, we will generally only pay the outstanding amount due at the time of application. You will need to supply proof of the amount due, e.g. bank statement, bill etc.

Type of bill	Guidelines
Credit cards	Do you have credit card debt? Generally we'll pay the immediate minimum outstanding balance only.
Loans	We'll generally pay the immediate minimum outstanding balance on any Personal Loans (i.e. from banks, building societies). Private loans from family or friends are considered case by case. To consider them, we'll need a statutory declaration* from the person you borrowed from stating: <ul style="list-style-type: none"><li>• the details of the loan</li><li>• that the loan is immediately due and payable</li><li>• evidence (bank statements, paid bills) that the money went in to your account</li><li>• that the loan was needed to meet reasonable and immediate family living expenses.</li></ul> * Please complete the statutory declaration on page 6 if you have a private loan from family or friends. * A separate statutory declaration is required from each person the debt is owed to.
General Bills	Gas, water, electricity and phone bills will generally be approved as long as the copies you send us show they are due at the date of the application. General bills may also include council rates or body corporate expenses.
Insurance	We may be able to assist if you are struggling with outstanding insurance premiums (house, contents, car, medical).
Motor vehicle repairs	We will only approve to pay for repairs to a motor vehicle to make it roadworthy and if essential i.e. where public transport is not available. Send us the quote showing that the repairs are essential. Funds for the purchase of a motor vehicle will not be approved except in exceptional circumstances.
Education Expenses	We may consider the release of funds to assist with school fees, uniforms, books for you or your dependants. Ensure they are due and payable at the time of application.
Medical Expenses	We may release funds for outstanding medical bills or urgent medical treatment not yet undertaken where documentary evidence is provided. The ATO may be able to assist you further. See the 'ATO releases on compassionate grounds' paragraph for more information.
Mortgage payments	We may be able to help cover the minimum outstanding amounts. The ATO may be able to assist you further. See the 'ATO releases on compassionate grounds' paragraph for more information.
Household goods	Generally we cannot release funds to cover the cost of household items unless they are essential e.g. a fridge may be considered essential. We will not release funds to cover discretionary items such as TVs, stereos or computers.

#### What we will not consider as debts:

- Amounts over the minimum payment due on a debt or bill
- Luxury items e.g. TV
- Debts that are not due immediately.

#### Assets (Category A only)

If you have any assets that could reasonably and realistically be sold to meet your expenses (excluding your family home) you are unlikely to meet the requirements of severe financial hardship.

### YOUR IDENTIFICATION DOCUMENTS

**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:

- at least ONE primary identification document type OR
- at least TWO different types of 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, you must provide a translation into English by a translator who is accredited by the National Accreditation Authority for Translators and Interpreters.

#### Secondary identification document types

- 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 Taxation 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, you must provide a translation into English by a translator who is accredited by the National Accreditation Authority for Translators and Interpreters.

## WHO CAN CERTIFY AND WITNESS DOCUMENTS?

Documents for verification purposes are acceptable provided they have been certified and/or witnessed by persons who can certify and/or witness documents.

In all cases, certification and witnessing must not have taken place more than 3 months prior to when the identification and verification procedure is to be undertaken.

The following is a list of persons authorised to certify copies of documents and witness a Statutory Declaration:

<ul style="list-style-type: none"> <li>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)</li> </ul>
<ul style="list-style-type: none"> <li>Judge</li> </ul>
<ul style="list-style-type: none"> <li>Magistrate</li> </ul>
<ul style="list-style-type: none"> <li>Chief executive officer of a Commonwealth court</li> </ul>
<ul style="list-style-type: none"> <li>Registrar or deputy registrar of a court</li> </ul>
<ul style="list-style-type: none"> <li>Justice of the Peace</li> </ul>
<ul style="list-style-type: none"> <li>Notary public, including a notary public (however described) exercising functions at a place outside:               <ul style="list-style-type: none"> <li>(a) the Commonwealth; and</li> <li>(b) the external Territories of the Commonwealth</li> </ul> </li> </ul>
<ul style="list-style-type: none"> <li>Police Officer</li> </ul>
<ul style="list-style-type: none"> <li>Architect</li> </ul>
<ul style="list-style-type: none"> <li>Midwives</li> </ul>
<ul style="list-style-type: none"> <li>Migration agents registered under Division 3 of Part 3 of the <i>Migration Act 1958</i></li> </ul>
<ul style="list-style-type: none"> <li>Occupational therapists</li> </ul>
<ul style="list-style-type: none"> <li>Financial advisers and financial planners</li> </ul>
<ul style="list-style-type: none"> <li>Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public</li> </ul>
<ul style="list-style-type: none"> <li>Permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office providing postal services to the public</li> </ul>
<ul style="list-style-type: none"> <li>Australian consular officer or an Australian diplomatic officer (within the meaning of the <i>Consular Fees Act 1955</i>)</li> </ul>
<ul style="list-style-type: none"> <li>Officer with 2 or more continuous years' service with one or more Australian financial institutions (for the purposes of the <i>Statutory Declarations Regulations 2018</i>) or overseas financial institutions with which ANZ has an existing correspondent banking relationship</li> </ul>
<ul style="list-style-type: none"> <li>Finance company officer with 2 or more continuous years of service with one or more finance companies (for the purposes of the <i>Statutory Declarations Regulations 2018</i>)</li> </ul>
<ul style="list-style-type: none"> <li>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</li> </ul>

- Accountant who is:
  - (a) a fellow of the National Tax Accountants' Association; or
  - (b) a member of any of the following:
    - (i) Chartered Accountants Australia and New Zealand;
    - (ii) the Association of Taxation and Management Accountants;
    - (iii) CPA Australia;
    - (iv) the Institute of Public Accountants
- Pharmacist
- Employee of the Australian Trade and Investment Commission (AUSTRADE) who is:
  - (a) in a country or place outside Australia; and
  - (b) authorised under paragraph 3(d) of the *Consular Fees Act 1955*; 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
- Engineer who is:
  - (a) a member of Engineers Australia, other than at the grade of student; or
  - (b) a Registered Professional Engineer of Professionals Australia; or
  - (c) registered as an engineer under a law of the Commonwealth, a State or Territory; or
  - (d) registered on the National Engineering Register by Engineers Australia

**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.

For a complete list of authorised witnesses of statutory declarations please refer to below webpage  
[www.ag.gov.au/Publications/Statutory-declarations](http://www.ag.gov.au/Publications/Statutory-declarations)

## ATO RELEASES ON COMPASSIONATE GROUNDS

If you do not qualify for early release of your superannuation benefits on the grounds of severe financial hardship, you may consider asking the ATO to approve the release of some or all of your benefits on compassionate grounds. Contact the ATO on 13 10 20 for more information.

**Consider speaking to your financial adviser before making a financial hardship claim.** There may be other options available to you.

If you would like to locate a qualified financial adviser, please call Customer Services and we will arrange for one to contact you. There are also a number of community organisations which may be able to provide financial counselling or other support.

## PRIVACY

Your personal information will be handled by OnePath Custodians, as issuer of the superannuation products in the Retirement Portfolio Service (ABN 61 808 189 263) (Fund) and ANZ, as alliance partner of IOOF Holdings Limited ABN 49 100 103 722 (IOOF), who wholly owns OnePath Custodians. Please read the information contained in this section carefully, as it describes how each of these parties will handle your personal information. In this section, any reference to your personal information may include (where authorised and required) health or other sensitive information that OnePath Custodians and ANZ may hold about you. Either or both of these parties may send you information on their products and services from time to time. If you do not wish to receive this information from either or both of these parties, please ensure you follow the separate opt out processes for the relevant party specified below.

### OnePath Custodians Privacy Statement

OnePath Custodians, as issuer of the superannuation products in the Fund, will collect your personal information when you deal with it, its agents, its related bodies corporate, including other members of the IOOF Group, distributors of this product, or suppliers acting on OnePath Custodians' behalf.

OnePath Custodians uses your personal information to issue and administer our products and services. If you do not provide us with your personal information, we may not be able to issue this product to you and/or administer your account.

OnePath Custodians may disclose your personal information to related bodies corporate and organisations, including those in an alliance with us, to distribute, manage and administer our products and services, carry out business functions, undertake analytics activities and as set out in OnePath Custodians' privacy policy.

OnePath Custodians may also use and disclose your personal information to send you information on its products and services from time to time. OnePath Custodians may also disclose your personal information to its related companies and organisations, including those who are in an alliance with it, to enable those organisations to send you information about their products and services. You can opt out of OnePath Custodians using and disclosing your information for this purpose at any time by calling Customer Services on 133 665.

OnePath Custodians may disclose information to recipients (including service providers and related companies) which are (1) located outside Australia and/or (2) not established in or do not carry on business in Australia, as set out in OnePath Custodians' privacy policy.

OnePath Custodians' privacy policy, available at [onepath.com.au/superandinvestments/privacy-policy](https://onepath.com.au/superandinvestments/privacy-policy), sets out how (i) you can access and/or correct your personal information; (ii) you can make a privacy complaint; and (iii) OnePath Custodians deals with any privacy complaints.

### ANZ Privacy Statement

ANZ is committed to ensuring the confidentiality and security of your personal information.

As an alliance partner of IOOF, ANZ will collect your personal information when you deal with it, its agents, or its related bodies corporate, issuers and distributors of this product, or suppliers acting on ANZ's behalf. ANZ may use your personal information for the purposes of carrying out business functions, undertaking analytics activities and as otherwise set out in ANZ's privacy policy available at [anz.com/privacy](https://anz.com/privacy)

ANZ may disclose your personal information to certain third parties, including OnePath Custodians (as issuer of this product), OnePath Life (as general life insurer), ANZ's related companies, organisations, including those in an alliance with us, to distribute, manage and administer our products and services, carry out business functions, undertake analytics activities and as otherwise set out in the ANZ Privacy Policy.

ANZ may send you information about its products and services from time to time. ANZ may also disclose your personal information to its related companies or alliance partners to enable them or ANZ to tell you about a product or service. You can opt out of ANZ using and disclosing your information for this purpose at any time by contacting ANZ Customer Services on 13 13 14.

Sometimes ANZ discloses your personal information overseas. The location varies, but includes the Philippines, India, Ireland, the UK, the USA, China and countries within the European Union.

ANZ's privacy policy, available at [anz.com/privacy](https://anz.com/privacy), sets out how (i) you can access and/or correct your personal information; (ii) you can make a privacy complaint; and (iii) ANZ deals with any privacy complaints.

Commonwealth of Australia  
STATUTORY DECLARATION  
*Statutory Declarations Act 1959*

<sup>1</sup> Insert the name,  
address and occupation  
of person making the  
declaration

I, <sup>1</sup>

make the following declaration under the *Statutory Declarations Act 1959*:

<sup>2</sup> Set out matter declared  
to in numbered  
paragraphs

<sup>2</sup>

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.

<sup>3</sup> Signature of person  
making the declaration

<sup>3</sup>

<sup>4</sup> Optional: Email address  
and/or telephone  
number of person  
making the declaration

<sup>4</sup>

<sup>5</sup> Place  
<sup>6</sup> Day  
<sup>7</sup> Month and year

Declared at <sup>5</sup> on <sup>6</sup> of <sup>7</sup>

Before me,

<sup>8</sup> Signature of person  
before whom the  
declaration is made (refer  
to page 4 for persons  
who can witness this  
statutory declaration)

<sup>8</sup>

<sup>9</sup> Full name, qualification  
and address of person  
before whom the  
declaration is made  
(in printed letters)

<sup>9</sup>

<sup>10</sup> Optional: Email address  
and/or telephone  
number of person  
before whom the  
declaration is made

<sup>10</sup>

*Note 1* A person who intentionally makes a false statement in a statutory declaration is guilty of an offence, the punishment for which is imprisonment for a term of 4 years — see section 11 of the *Statutory Declarations Act 1959*.

*Note 2* Chapter 2 of the *Criminal Code* applies to all offences against the *Statutory Declarations Act 1959* — see section 5A of the *Statutory Declarations Act 1959*.

# SUPERANNUATION SEVERE FINANCIAL HARDSHIP APPLICATION FORM



1 February 2022

## Customer Services

### ANZ Smart Choice Super

13 12 87

Email [superbenefits@onepathsuperinvest.com.au](mailto:superbenefits@onepathsuperinvest.com.au)

Website [anz.com/smartchoicesuper](http://anz.com/smartchoicesuper)

### Other ANZ Super products

13 38 63

Email [superbenefits@onepathsuperinvest.com.au](mailto:superbenefits@onepathsuperinvest.com.au)

Website [anz.com](http://anz.com)

## INSTRUCTIONS

If you are seeking the early release of your superannuation benefits on the grounds of severe financial hardship, you should complete this Application Form and sign it. If you wish to apply for early release of your superannuation benefits because you are either permanently incapacitated from work or you are leaving Australia permanently, do NOT complete this Application. Please contact Customer Services on one of the numbers above for further information.

An individual who has, at any stage, been a temporary resident and is not a citizen or a permanent resident of Australia or New Zealand, is only able to withdraw their superannuation benefits under limited conditions of release, including: death, terminal medical condition, permanent incapacity, temporary incapacity, unclaimed money payment, and departing Australia superannuation payment.

Please speak to your financial adviser for more information or contact Customer Services on weekdays between 8.30am and 6.30pm (AEST).

Complete and sign the form and return to:

### ANZ Smart Choice Super

GPO Box 5107

Sydney NSW 2001

### OnePath Custodians

GPO Box 4028

Sydney NSW 2001

## 1. GENERAL INFORMATION

Member number

### Personal particulars (Please tick appropriate box)

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Dr ☐ Other

Surname

Given name(s) (including middle name)

Gender ☐ Male ☐ Female

Date of birth

Residential address (this cannot be a PO Box)

Suburb/Town

State

Postcode

Country

Home phone

Business phone

Mobile phone

Fax

Email

Primary citizenship

Secondary citizenship (complete if you have dual citizenship)

Tax File Number

Refer to information about providing your TFN on page 11.

### Dependants (Category A only)

Number of financial dependants (eg. your partner and any children)

Name

Age

Name

Age

Name

Age

Name

Age

Name

Age

# SUPERANNUATION SEVERE FINANCIAL HARDSHIP APPLICATION FORM

## 1. GENERAL INFORMATION (CONTINUED)

### Employment (Category A only)

#### Are you:

An employee?	<input type="checkbox"/>	Occupation
Self employed?	<input type="checkbox"/>	Business
Unemployed?	<input type="checkbox"/>	
Other	<input type="checkbox"/>	Please specify

If you are employed how many hours per week do you work?

### Is your partner (Category A only)

An employee?	<input type="checkbox"/>	Occupation
Self employed?	<input type="checkbox"/>	Business
Unemployed?	<input type="checkbox"/>	
Other	<input type="checkbox"/>	Please specify

### Previous Financial Hardship Applications (Category A only)

Have you applied for superannuation benefits to be released from us on the grounds of severe financial hardship within the last 12 months?

☐ Yes ☐ No

Was the release granted?

☐ Yes ☐ No

If so, amount released \$  Date granted

## 2. FINANCIAL DETAILS

### Income (Category A only)

Please provide details of your current total NET weekly income. (Provide evidence, e.g. pay slips, bank statements etc.)

Self	\$ <input type="text"/>
Partner	\$ <input type="text"/>
Dependants	\$ <input type="text"/>

### Income Support (Category A only)

Are you in receipt of income support payments (please refer to page 1 for eligible income support payments) workers compensation or any other lump sum? (Provide evidence, e.g. bank statement)

☐ Yes ☐ No

If yes, please specify what type of benefit(s):

<input type="text"/>	Weekly amount of benefit(s) \$ <input type="text"/>
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### Weekly expenses (Category A only)

List the main current weekly expenses in relation to you, your partner and your dependants (exclude any business expenses).

Item	Amount per week
Rent/board	\$ <input type="text"/>
Home loan repayments	\$ <input type="text"/>
Personal loan repayments	\$ <input type="text"/>
Food and Household items	\$ <input type="text"/>
Electricity	\$ <input type="text"/>
Gas	\$ <input type="text"/>
Telephone	\$ <input type="text"/>



# SUPERANNUATION SEVERE FINANCIAL HARDSHIP APPLICATION FORM

## 2. FINANCIAL DETAILS (CONTINUED)

### Weekly expenses (Category A only) (continued)

Item	Amount per week	
Car – Fuel	\$	
– Registration	\$	
– Insurance	\$	
Clothing	\$	
Education	\$	
Medical	\$	
Any other expenditure	\$	Specify
Any other expenditure	\$	Specify
Any other expenditure	\$	Specify
Total	\$	

### Assets (Category A only)

Excluding the family home, please provide details of personal assets for you and your partner and their market value (e.g. cars, furniture, bank accounts, shares, real estate):

Asset	Market Value
	\$
	\$
	\$
	\$
	\$
Total	\$

### Liabilities (Category A only)

Please provide details of personal liabilities for you and your partner (exclude any business liabilities) (e.g. home loan, personal loan, court order, car loan, credit cards):

**Please note:** If you owe a friend or family member some money, please complete the Statutory Declaration on page 6.

Liability	Amount outstanding
	\$
	\$
	\$
	\$
	\$
Total	\$

### Category A only

Briefly explain the cause of your financial hardship and how the money will be used if released:

# SUPERANNUATION SEVERE FINANCIAL HARDSHIP APPLICATION FORM

## 2. FINANCIAL DETAILS (CONTINUED)

### Category A and B

Please provide any other additional information you wish in support of your application:


## 3. WITHDRAWAL INSTRUCTIONS

Amount to withdraw (Category A and B)\* \$  ☐ Net ☐ Gross

\*Category A only: Please note that the maximum amount which the Trustee may release under the superannuation law is \$10,000 gross in any 12 month period. A minimum of \$1,000 also applies except where your total account is less than \$1,000.

**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.

## 4. PAYMENT INSTRUCTIONS

### 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

## 5. CENTRELINK CRN CONSENT FORM

CRN:

### Authorisation

I,  authorise:

- OnePath Custodians Pty Limited to use Centrelink Confirmation eServices to perform a Centrelink enquiry of my Customer details
- The Australian Government Department of Human Services (the department) to provide the results of that enquiry to OnePath Custodians Pty Ltd.

I understand that:

- The department will use information I have provided to OnePath Custodians Pty Ltd to confirm my eligibility for early release of superannuation on the grounds of financial hardship based on whether I have been in receipt of a qualifying Centrelink payment for a specified period.
- The department will disclose to OnePath Custodians Pty Ltd my personal information including my name, date of birth, and payment status.
- This consent, once signed, remains valid while I am a customer of OnePath Custodians Pty Ltd unless I withdraw it by contacting OnePath Custodians Pty Ltd or the department.

I can obtain proof of my circumstances/details from the department and provide it to OnePath Custodians Pty Ltd 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 service provided by OnePath Custodians Pty Ltd

Signature of Member	Date								
<input type="text"/>	<table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>2</td><td>0</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	2	0	Y	Y
D	D	M	M	2	0	Y	Y		

# SUPERANNUATION SEVERE FINANCIAL HARDSHIP APPLICATION FORM

## 6. INFORMATION ABOUT PROVIDING YOUR TFN

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).
- 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.

## 7. STATUTORY DECLARATION

By signing this application I confirm that I have read and understood the Privacy statement on page 5.

Details of persons making the declaration.

Surname		
Given name(s) (including middle name)		
Address		
Suburb/Town	State	Postcode
Country		
Occupation (Retired)		

By completing this form, I also:

- authorise the collection, use and disclosure of my personal information for the purpose of the management and administration of those OnePath products and services in which I have invested or for which I wish to apply as outlined in the Privacy statement on page 5. I understand that unless I authorise the collection, use and disclosure identified in the Privacy statement, ANZ's Privacy Policy which is available at [anz.com/privacy](http://anz.com/privacy) and OnePath Custodians' Privacy Policy which is available at [onepath.com.au/superandinvestments/privacy-policy](http://onepath.com.au/superandinvestments/privacy-policy), OnePath Custodians may not be able to process my application or deliver the relevant products or services.
- authorise ANZ, OnePath Custodians and their related companies to use my personal information to send me information about their products or services from time to time and to disclose my personal information to organisations, including those in an arrangement or alliance with OnePath Custodians or its related companies, to share information for marketing purposes and to enable those alliance partners to send me information about their products and services. If I do not want OnePath Custodians, its related companies or alliance partners using and disclosing my information for marketing purposes, I understand that I may phone 133 665 to let them know.
- authorise that where my employer or former employer appointed a financial adviser for their plan, my personal information will be provided to the financial adviser in order to undertake the management and administration of the plan.
- acknowledge that I have read and understood the information provided in the information sheet.

By completing this form, I do solemnly and sincerely declare that the information provided by me in the Application for Early Release of Benefits due to Severe Financial Hardship annexed to this Statutory Declaration is true and correct.

I also declare that if I am applying under Category A, I am unable to meet my reasonable and immediate family living expenses 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.

# SUPERANNUATION SEVERE FINANCIAL HARDSHIP APPLICATION FORM

## 7. STATUTORY DECLARATION (CONTINUED)

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

I also declare that if I am applying under Category B, I am not gainfully employed on either a full-time or part-time basis.

I make this solemn declaration by virtue of the *Statutory Declarations Regulations 2018* as amended and subject to the penalties provided in that Act for the making of false statements in a statutory declaration, conscientiously believing the statements contained in the declaration to be true in every particular.

Signature of person making declaration

Date

Insert details of witness before whom the declaration is made.

Surname

Given name(s) (including middle name)

Address

Suburb/Town

State

Postcode

Country

Occupation

Signature of witness

Date

Please refer to page 4 for persons who can witness this Statutory Declaration.

**Note:** A person who wilfully makes a false statement in a statutory declaration under the *Statutory Declarations Regulations 2018* as amended, is guilty of an offence against this Act as punishment for which is a fine not exceeding \$200 or imprisonment for a term not exceeding six months or both if the offence is prosecuted summarily, or imprisonment for a term not exceeding four years if the offence is prosecuted upon indictment.

## 8. FINANCIAL HARDSHIP CHECKLIST

- ☐ **1. Financial Hardship Application Form**
- I have completed every section and included my personal details, tax file number, details of previous hardship applications, bank details in my name and financial details
  - I have completed the **Statutory Declaration** and it has been witnessed by an authorised person
  - I have signed and dated the form
- ☐ **2. Certified Identification**
- Please refer to page 3 for IDs you need to provide.
- I have provided an original certified copy of my current identification (e.g. Passport, drivers licence)
- ☐ **3. Bank Statements (The most recent)**
- I have included copies of my bank statements and payslips in my name
- ☐ **4. Evidence of Debts (Must be less than 3 months old)**
- I have included copies of debts including water bills, electricity bills, general bills, credit card statements, loan repayments, insurance, repairs to make a motor vehicle roadworthy, education expenses, medical expenses and mortgage repayments and/or
  - I have included a **Statutory Declaration** made by the debtor stating the amount I owe the debtor. This has been properly signed and witnessed by an authorised person. This **Statutory Declaration** is different to the one found within the Financial Hardship Application Form
- ☐ **5. Department of Human Services (DHS) letter (Q230 or Q251) or Customer Reference Number**
- I have provided my Centrelink **Customer Reference Number (CRN)** or attached an original copy of a Q230 or Q251 letter that is less than 21 days old. (A new DHS letter will be required if older than 21 days)

## WHAT HAPPENS NEXT?

We will assess your claim and contact you to let you know the outcome.

Please ensure that all details are provided so that we are able to assist you in a timely manner.