

Application for withdrawal or transfer to another superannuation fund



When to use this form

This form is an application to withdraw funds from your superannuation or transfer funds to another superannuation fund (roll out). You can withdraw funds from your superannuation if you are an Australian resident and meet one of the following criteria, called 'conditions of release'.

- When you turn 65, you can access your super whether you're still working or not.
- You can withdraw your super if you leave a job for any reason after you turn 60.
- When you reach your preservation age (between 55 and 60, depending on your birth date – please see Table in Section 3) you can retire and withdraw your super.
- You can also withdraw your super if you have ceased employment with a contributing employer and your account balance is less than \$200.
- If you have any unrestricted non-preserved balance.

You do need to meet a condition of release to transfer your funds to another superannuation fund. (For more information on **Conditions of release**, please refer to Section 3 and **Notes**.)

You do not need to use this form if you are starting an Income Stream – simply complete the relevant income stream application form.

To make a transfer to an SMSF, please use *FSS012A Application to transfer to a self-managed super fund*.

For all other circumstances in which you want to withdraw all or part of your superannuation, we provide further information at aware.com.au/earlyaccess.

Before completing this form

If you plan to claim a **tax deduction** for any personal contribution to the fund (using the *S290C/Notification of Intent*), you must submit your Notice of Intent to Claim a Tax Deduction and receive acknowledgment from us before withdrawing or transferring the funds.

If you make a partial withdrawal/transfer and your remaining balance doesn't cover insurance premiums, you may **lose your insurance**.

How to complete this form

This form can be filled in electronically and must then be **printed** for signature. A written (not electronic) signature is required.

Please use CAPITAL letters and a black pen to clearly complete the form. Mark any required boxes (X).

If documents showing identification or bank details are required (Section 7), please ensure that you submit the required documents with your form or delays may occur.

For further information on how to complete this form, refer to the **Notes** section in the final pages.

What happens after you submit your form?

When we receive your form, we will:

- send you an SMS confirming that we have received your form, if you have previously provided your mobile number.
- check that the information provided is complete and correct and that any supporting documentation (e.g. identification) has been included.
- contact you if further information is required or if any other issues arise.

Once all complete and correct information is received, we aim to process your withdrawal within 5 business days. Unfortunately, delays will occur if this form is not completed in full or if you are awaiting a final superannuation contribution from an employer.

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Did you know that you can update your details online? Forms are located on our website at aware.com.au/forms.

1. Your personal details

Member number	Date of birth (DD-MM-YYYY)	Account number (office use only)
<input type="text"/>	<input type="text"/>	<input type="text"/>
Title	Last name	
<input type="text"/>	<input type="text"/>	
Given name(s)		
<input type="text"/>		
Residential address		
<input type="text"/>		
<input type="text"/>		
Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Postal address (if different from residential)		
<input type="text"/>		
<input type="text"/>		
Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Preferred contact number	Mobile number	
<input type="text"/>	<input type="text"/>	
Tax file number (if not previously provided)		
<input type="text"/>		
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 <code>employee_title@company.com.au</code>)		
<input type="text"/>		

i **NOTE**
It isn't compulsory to provide your TFN but if you don't, (1) you may pay additional tax on your benefit payment and (2) you may need to supply proof of identity if you wish to transfer your benefit.
See **Notes** at the back of the form.

i **IMPORTANT**
If you request a **partial** withdrawal, you may lose your insurance cover if you don't retain enough money in your account to cover your insurance premiums. Also, if the amount you wish to withdraw does not allow \$1,500 to remain in your account, then the amount released will be your account balance less \$1,500.

2. What would you like to do?

Please select (x) one option only:

- Withdraw funds OR Roll over to another fund (if rolling over to more than one fund, you must complete a separate form for each fund)

Please select (x) one option only:

- My whole balance (this will close my account)
 My balance less \$1,500 to keep my account open
 My full unrestricted non-preserved amount (this option only applies to cash payments)
 The following amount \$ (whole numbers only)

Note: if you are under 60, tax may be withheld from the amount you withdraw.





IMPORTANT
If you are terminally ill or permanently incapacitated and wish to access your benefit, call us for the form you need to complete.

3. Confirm you are eligible for a payment (withdrawal only)

Condition of release declarations

Release of your super balance in cash requires you to meet one of the following conditions. For more information please refer to *How to Access Your Super* available at aware.com.au/factsheets.

Please select (X) one option only:

- I am aged 65 years or over
- I am aged 60 to 64 and have ceased a paid employment arrangement since my 60th birthday (even if I am not permanently retired)

My previous employer was

I stopped working there on:

- I am between my preservation age (refer table) and 64, have ceased gainful employment and don't plan to work for 10 or more hours a week again
- I have ceased paid employment and wish to access a restricted-non preserved amount
- I have ceased a paid employment arrangement with a participating employer and my account balance is less than \$200
- I do not meet any of the above conditions. I understand I can only make withdrawals from my unrestricted non-preserved component (if available)

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



IMPORTANT
If your final contribution is not received within 30 calendar days of the date you sign this form, your benefit will be paid and your account will be closed so that payment is not delayed.

4. Employment and final contribution details (withdrawal or transfer)

If you have selected box 2, 3, 4 or 5 above, who was the employer you stopped working for?

When did you cease work for this employer?

Are you waiting for your final employer contribution?

Yes No

If you are waiting for your final employer contribution, Aware Super will defer the payment of your benefit for up to 30 calendar days.

If an employer contribution is received after your account is closed, the payment will be refunded to your employer, unless you or your employer open a new account.

5. Payment details (for full or partial cash payment)

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

You must provide proof of identity if you are changing or providing new bank account details for the first time.

Name(s) on account

BSB number

Account number

Name of financial institution

Please ensure all bank details are provided above.

i **IMPORTANT**
If you wish to roll over amounts to more than one fund, you must complete a separate form for each fund.

i **Transfers to SMSFs**
Please complete the Transfer to a Self-Managed Super Fund (SMSF) FSS012A form.

6. Transfer all or part of your benefit to another super fund

IMPORTANT information impacting your payment:

The fund details you provide below **MUST** match the fund details registered with the government. If these do not match this will delay your payment and may require additional documentation. You can verify that your information is correct via the government's Super Fund Lookup website at www.superfundlookup.gov.au.

Name of the other fund (your **TO** fund)

Address of other fund

Suburb

State

Postcode

Fund ABN

Unique Superannuation Identifier (USI)

Member number

Contact number

7. Proof of identity (for any withdrawal and some transfers)

Payments to you

We are required by law to verify your identify when you make a withdrawal or request a transfer to another super fund without providing your TFN.

Please **complete (X)** one of the options below.

- I have previously provided proof of identity documents or provided the electronic verification information to Aware Super and I am not changing my name, bank account details or providing new bank account details for the first time.
- I will provide electronic proof of identification for verification.

Please provide any **TWO** of the following:

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

My Medicare number is

Valid to

My reference number on this card is

Select your Medicare card colour

- Green Blue Yellow

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

Licence number

State of issue

Expiry date

3. Full name exactly as it appears on my Australian passport

My **Australian** passport number is

- I will provide original, certified proof of identity (POI) documents. For a list of POI documents and certification guidelines, refer to the **Notes** section. If my POI documents have not been certified correctly, I understand Aware Super may use the information on the documents to verify my identity electronically using independent data sources.

Transfers (Roll out)

For transfers to APRA-regulated funds, you should provide your tax file number (TFN). If you do not provide your TFN, you must provide a certified POI document(s) as described in the Notes section.

8. Privacy

The personal information provided on this form is collected by and held for Aware 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 aware.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.

9. Declaration

- I declare that the information I have provided in this form is true and correct.
- I understand that my insurance cover will cease if I don't have enough funds remaining in my super account to pay premiums.
- I declare that I have sufficient information to make an informed decision about the payment/transfer of my benefit from Aware Super.
- I authorise my employer to provide the date of my final contribution if the payment of my benefit is being deferred until this is received.
- I understand that any cash payment will be made to the account detailed in section 5. I accept that I am solely responsible for confirming that the correct account information has been provided and is clear and readable.
- I understand that if I withdraw my account balance in full, any contributions received by Aware Super from my participating employer after the payment/transfer will be refunded, unless I or my employer open a new account.
- I declare that 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 declare that I am the member of Aware Super who is signing this declaration or I have been given Power of Attorney by the member and this Power of Attorney remains valid. A certified copy of the Power of Attorney has been provided.
- I understand that if I don't provide my tax file number, I may have additional tax deducted from my benefit, and the taxed component of any cash payment will be taxed at the highest marginal rate plus the applicable levies if I am under age 60.
- I authorise the exchange of my personal information securely with the Australian Taxation Office for the purposes of verifying my identity, if necessary.
- I have read, understood and accept the privacy policy.
- I authorise the use of my personal details, above, for the purpose of electronic data verification. I understand that my information will be used to verify my identity electronically using independent data sources.

Please sign and date form here and print your name.

Signature

Date signed (DD-MM-YYYY)

Name (print in CAPITAL letters)

Send the form to this address.

10. Where to send your completed form

We require **original** copies of this form. Please post the completed form to **Aware Super PO Box 1229 WOLLONGONG NSW 2500**.

Checklist

- For specific amounts – is the amount clear within the boxes in section 2 (whole \$ only)?
- For withdrawals – have you selected only one Condition of Release in Section 3?
- Have you provided employment and final contribution information, if applicable?
- Have you provided your Tax File Number (TFN)? This is recommended if you are transferring to an APRA-regulated fund or taking your benefit in cash (see section 7 and Notes).
- Notice of intent to claim or vary a deduction for personal super contributions* (Tax form S290C). If you have made any personal contributions to the fund that you want to claim as a tax deduction, you must send us the S290C tax form and have received confirmation from us before you withdraw contributions.
- Are certified Proof of Identity (POI) documents enclosed or have you completed the electronic verification information in Section 7? Required if you:
 - have a different name and/or address from our records
 - withdrawing all or part of your benefit and have not provided POI documents previously
 - have not provided your TFN
 - if documents previously provided have expired (Passports are accepted if expiry is less than 2 years old)
 - are providing bank details for the first time or changing a previously nominated bank account.
- Declaration – signed and dated?

For information about access to and withdrawing your superannuation, you should read the current *Member Booklet (Product Disclosure Statement)*, and our fact sheets that discuss the conditions you must meet to access your super. The *Member Booklet* and fact sheets are available on our website and free of charge from customer service on **1300 650 873**.

IMPORTANT: If you are transferring all or part of your account balance to start an Aware Super income stream, you **DO NOT** need to complete this form. You only need to complete the relevant income stream member application form.

Your personal details

Email address

The email address you provide will replace any email address we currently hold for you. 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`.

Tax file number

When applying for your benefit we encourage you to provide your tax file number (TFN) if you have not already done so. You don't have to provide your TFN but if you choose not to, and you are applying for your total benefit, the payment will be reduced by the amount of any additional no-TFN tax payable on your concessional contributions, and the benefit, if taken in cash, will be taxed at the highest marginal rate plus the Medicare levy and any other levies if you are under 60 years of age.

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.

Withdrawing your benefit

Cashing declarations

You must satisfy one of the **conditions of release** listed in **Section 3** if you want to withdraw your benefit in cash. See *How to access your super*, available at aware.com.au/factsheets or by calling us. If you have satisfied a cashing condition and you want to roll benefits over to another fund, complete **Section 3** and we will assess your application and re-classify your benefits (if appropriate) before we process your request.

Payment details

Under superannuation law, we must pay your benefits to you; we cannot make payments to a third party bank account. You can only nominate an account held in your name, or held jointly in your name with other person(s).

Transferring your benefit to another super fund

You can roll over or transfer all or part of your benefit to another super fund at any time by completing the information requested in **Sections 2 and 6**. If you are transferring to an APRA-regulated fund and you provide your TFN, you do not need to provide proof of identity (POI) documents. If you do not provide your TFN you will need to provide certified POI documents and your transfer may take longer to process.

Proof of identity

We require proof of your identity before we can pay your benefit. If you have already provided proof of identity you do not have to provide it again, as long as you don't change your name or the bank account you've nominated to receive payments and withdrawals. If either of these have changed you must provide proof of identity in order for us to verify the change(s):

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 bank account details

You need to provide proof of identity documents when setting up or updating the bank account you're nominating to receive payments into. You can provide your identification for electronic verification in the proof of identity step of this form. Alternatively, you can provide certified proof of identity, refer to the acceptable documents list below.

Power of attorney

If you are requesting benefits on behalf of the member as the holder of their Power of Attorney, you must provide certified copies of POI documents for yourself and the member.

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 electronic proof of your identity

To verify your identity electronically, you can provide two government-issued identification documents - such as your Australian Passport, Driver's Licence and Medicare Card within the proof of identify step of this form. Alternatively, you must provide certified proof of identity document(s). Refer to the acceptable documents list below.

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 drivers licence with a photograph, issued in Australia or under the authority of a foreign country.*
- An Australian passport (if expiry is less than 2 years old)
- 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:

- A birth certificate issued by a state or territory of Australia, by a foreign government, or by the United Nations or an agency of the United Nations*
- A citizenship certificate issued by the Commonwealth or a foreign government*
- 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 you're under 18, you can provide a student card, or a letter from a school principal. The letter must include the date it was issued (within three months of providing your proof of ID), your name, residential address and the dates you attended the school.

*If the document and/or the certification is not written 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). If you are unable to provide these documents, please call us to discuss alternatives.

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.

- 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

Samantha Sample has provided a copy of her identification. It 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: 11 October 2021

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.