

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



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

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

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

Forms are located on our website at [aware.com.au/forms](http://aware.com.au/forms)

## 1. The basis for your application

Case 1 applies if:

- you are in receipt of a Commonwealth income support payment at the time of the request and you have been receiving this payment for the last (continuous) 26 weeks; and
- you are unable to meet reasonable and immediate family living expenses.

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

## 2. Your personal details

Member number	Account number	Date of birth
<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 address)
<input type="text"/>

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

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

Tax file number
<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** **IMPORTANT**  
Benefits in a transition to retirement income stream cannot be accessed because you are suffering financial hardship. Only benefits held in a superannuation account can be accessed using this form.

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



### 3. Details of payment

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 A maximum of \$10,000 (before tax) can be withdrawn

Please select the amount you need to meet your reasonable and immediate family living expenses up to \$10,000 (before tax). We can only approve one payment in any 12-month period, so make sure you consider the potential shortfall in your reasonable and immediate family living expenses over the next year. \$10,000 (before-tax) is the maximum amount we are allowed to release under law in any 12-month period. The minimum amount is \$1,000 (before tax), unless you have less in your account.

- Specify amount up to \$10,000 before tax \$  ,  (whole numbers only)
- Withdraw my account balance (up to a maximum of \$10,000 before tax) and close my account.

#### IMPORTANT

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

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

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

- Cheque to residential address recorded in **Section 2 Your personal details**
- Cheque to postal address recorded in **Section 2 Your personal details**
- Pay direct to my bank account described below. *Payment can only be made directly to an Australian bank, building society or credit union account held in your name, or held jointly in your name with other person(s).*

Name(s) on account

BSB number

Account number

Name of financial institution

**i** To support your application, you must provide a copy of your bank statement (dated within the last three months) that shows your full name and account details, including BSB and account number, and shows your account balance.

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

### 4. Centrelink CRN

I (name of applicant) authorise:

- Mercer Administration Services (Australia) Pty Limited and Aware Super to use Centrelink Confirmation eServices to perform a Centrelink enquiry of my customer details.
- Services Australia (the agency) to provide the results of that enquiry to Mercer Administration Services (Australia) Pty Limited and Aware Super.

I understand that:

- the agency will disclose information to Mercer Administration Services (Australia) Pty Limited and Aware Super based on whether I have been in receipt of a qualifying Centrelink payment for a specified period to confirm my eligibility for early release of superannuation on the grounds of financial hardship. Mercer Administration Services (Australia) Pty Limited will share the results of this enquiry to Aware Super.
- the agency will disclose to the Mercer Administration Services (Australia) Pty Limited and Aware Super my personal information including my name, date of birth and payment status.
- this consent, once signed, remains valid while I am a customer of Mercer Administration Services (Australia) Pty Limited and Aware Super unless I withdraw it by contacting Mercer Administration Services and Aware Super or the agency.
- I can get proof of my circumstances/details from the agency and provide it to Mercer Administration Services (Australia) Pty Limited and Aware Super 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 Mercer Administration Services (Australia) Pty Limited and Aware Super.

Your Centrelink Customer Reference Number (CRN)

Signature

Date signed (DD-MM-YYYY)

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**i IMPORTANT**  
 A statutory declaration under the *Statutory Declarations Act 1959* must be witnessed by an authorised person. See page 6 of the Notes.

## 5. Statutory declaration

I (name of applicant)

of (address)

Suburb  State  Postcode

who is employed as (occupation)

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

1. I declare that the information I have provided in this form is true and correct.
2. I declare that I am unable to meet my reasonable and immediate family living expenses and I do not have any assets (apart from my home, if I own it) which could reasonably or realistically be used or sold to cover this gap.
3. I declare that the amount requested (after tax) is no more than the amount I need to meet my reasonable and immediate family living expenses.
4. I declare that I have been in receipt of a Commonwealth income support payment for the last (continuous) 26 weeks.

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.

Signature of applicant **NOTE:** Do not sign the form until you are with an authorised witness.

Date (DD-MM-YYYY)  -  -

Declared at (address)

Suburb  State  Postcode

The applicant has signed before me:

Signature of witness  Date (DD-MM-YYYY)  -  -

Name of witness (please PRINT in full)

Qualification

Address

Suburb  State  Postcode

Email (optional)

Contact number (optional)

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*.

## 6. Proof of identity

Please complete (X) one of the options below.

- I have previously provided certified proof of identity documents or provided the electronic verification information below to Aware Super and my name and/or residential address has not changed since.
- I will provide electronic proof of identification for verification.

I authorise the use of my personal details, below, 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 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. My **Australian** passport number is

Place of birth (as shown on your passport)

Country of birth (not shown on your passport)

Family name at birth (not shown on your passport)

- 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.

## 7. 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](http://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.



## Tax file number

Under the *Superannuation Industry (Supervision) Act 1993*, the trustee is authorised to collect, use and disclose your TFN. The trustee may disclose your TFN to another superannuation provider when your benefits are being transferred, unless you write to your super fund and ask the trustee not to disclose your TFN to any other trustee. It is not compulsory to provide your TFN but if you don't, you may pay additional tax on your contributions and benefit payments, and some contributions may not be accepted.

## CASE 1 eligibility

You can apply for a financial hardship benefit under Case 1 if:

- you have been a member of Aware Super for greater than 6 months
- you are in receipt of a Commonwealth income support payment at the time of the request and you have been receiving this payment for the last (continuous) 26 weeks; and
- you are unable to meet reasonable and immediate family living expenses.

## Requirements

- Evidence of 26 consecutive weeks of Commonwealth income support from Centrelink or the Department of Veterans' Affairs. Please provide your Centrelink Customer Reference Number (CRN) and we will verify this for you (see **Centrelink's Confirmation eServices** for more information).
- Certified copies of proof of identity (POI) documents. If you have already provided certified copies of your POI, you do not have to provide your POI again, as long as you have not changed your name or residential address. See the **Notes** for more information. We may request updated and/or additional certified copies of POI documents at any time if we consider this is necessary for the security of our members' benefits.

## What is a statutory declaration?

A statutory declaration is a written statement that allows a person to declare something to be true. When you make a statutory declaration, you are declaring that the statements in it are true. If you intentionally make a false statement in a declaration you can be charged with an offence which has a penalty of four years imprisonment. A Commonwealth statutory declaration must be signed in the presence of an authorised witness. For a complete list of authorised witnesses, go to the Attorney-General's Department website at [www.ag.gov.au](http://www.ag.gov.au).

## Income support payments

Commonwealth income support payments include:

- Income support supplements
- Service pension
- Social security pension
- Drought relief payments
- Exceptional circumstances relief payments
- Commonwealth Development Employment Projects (CDEP) Scheme payments.

AUSTUDY and Youth Allowance (paid to a full-time student) payments are not included.

**IMPORTANT:** You must advise Centrelink/DVA if you receive a financial hardship benefit payment as this may affect your Commonwealth income support payments.

## Amount that may be released

Superannuation legislation only allows one single lump sum payment up to a maximum of \$10,000 (before tax) in any 12-month period. If the payment is approved, we cannot make any further payments to you for 12 months.

## Payment details

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

## Centrelink's Confirmation eServices

As you have provided us with your Centrelink Customer Reference Number (CRN), we will use Centrelink's Confirmation eServices (CCeS) to confirm your eligibility for the early release of superannuation on the grounds of financial hardship.

CCeS is an internet-based service offered by Centrelink that allows us to verify your eligibility using your personal information for the release of super on financial hardship grounds electronically, and therefore immediately.

The information we receive from Centrelink can only be collected and used in accordance with our privacy policy which is available on our website.

## Proof of identity

We require a certified copy of your proof of identity (POI) documents before we can pay your benefit. If you have already provided a certified copy of your POI document(s), you do not have to provide it again, as long as your name or residential address have not changed. If you have already provided certified copies of your POI documents but either your name or residential address has since changed, you must provide evidence of the change(s) as follows:

### Change of name

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

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

### Change of residential address

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

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

### Acceptable documents and certification

Providing certified proof of your identity is a three-step process:

#### 1 Collect your originals

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

#### 2 Photocopy your originals

#### 3 Have your copies certified

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

You can provide:

#### Either:

A certified copy of one of the following documents:

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

#### Or:

One certified document from this list:

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

AND One certified document from this list:

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

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

## Certification of personal documents

All copied pages of original personal identity documents (including any change of name documents) must be certified as true copies by an authorised person with the appropriate qualifications or registration (see below) who cannot be the owner or addressee of the document. The authorised person must sight the original and the copy to ensure the documents are identical, then certify each page by writing "I certify that this document is a true copy of the original", followed by their signature, printed name, address, qualification (e.g. justice of the peace, Australia Post employee), registration number (if applicable) and date.

### If you are in Australia

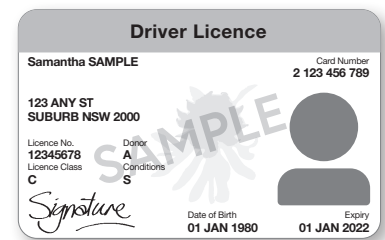
The following lists a subset of people who are authorised to witness your signature on a statutory declaration as well as certify copies of original documents. For a complete list of authorised witnesses/certifiers, go to the Attorney-General's Department website at [www.ag.gov.au](http://www.ag.gov.au).

- 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 that includes her signature, full name, date of birth and current residential address.

The authorised person has sighted the original identification and confirmed that the copy is a true copy.

Details for the authorised person to include are full name, address, qualification, registration number (if applicable), date and signature.



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

*K Anderson*

**Name:** Kate Anderson  
**Address:** 6 Some St, Suburb NSW 2000  
**Qualification:** JP  
**Registration no:** 123456  
**Date:** 31 March 2020

### 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.