



# Severe financial hardship



## What this fact sheet covers



This fact sheet covers the circumstances under which benefits may be released on the grounds of severe financial hardship.

## Who is this fact sheet for?



Members wishing to apply for the early release of their super benefits on the grounds of severe financial hardship. Please read all the information before completing the application form at the end.

## Am I eligible?

There are two types of claims under which you could be granted an early release of your super benefit on the grounds of severe financial hardship.

### CLAIM TYPE 1

You may be granted an early release of your benefit on the grounds of severe financial hardship if you:

- have been in receipt of a Commonwealth income support payment, and have been so, continuously, for the last 26 weeks; and
- satisfy the Trustee that you're unable to meet reasonable and immediate family living expenses.

If you satisfy this claim type, the Trustee may, in any 12 month period, release a single lump sum payment to you. The lump sum payment must be no more than a gross amount of \$10,000 and no less than \$1,000 (or the balance of your benefit if it is less than \$1,000).\*

### CLAIM TYPE 2

You may be granted an early release of your benefit on the grounds of severe financial hardship if you:

- have reached preservation age and 39 weeks;
- have received a Commonwealth income support payment for a cumulative period of 39 weeks after reaching preservation age; and
- are not gainfully employed on a full-time or part-time basis on the date of your application to the Trustee.

If you satisfy this claim type, the Trustee may release your entire benefit.\*

\* **Note:** You may have to pay tax when you withdraw your benefit under a severe financial hardship claim. For further information on tax implications, please read the *How your super is taxed* fact sheet or the relevant Product Disclosure Statement (PDS) on our website.

## How to claim severe financial hardship

For both claim types, the Trustee needs evidence in the form of written confirmation from the relevant government agency that you've received Commonwealth income support payments for a continuous period (as stated under section 'Am I eligible?'). Relevant government agencies include: Centrelink, the Department of Veterans' Affairs (DVA) or a Commonwealth Community Development Employment Projects (CDEP) program.

### COMMONWEALTH INCOME SUPPORT PAYMENTS INCLUDE:

- an income support supplement, a service pension, a social security pension, a social security benefit (other than Austudy or Youth Allowance if you're in full-time study) or a youth training allowance.
- a drought relief payment or exceptional circumstances relief payment under the Farm Household Support Act; or
- a payment from the Community Development Employment Projects Scheme.



You will also need to provide other supporting documents, which are detailed on the next page.

### HOW TO PROVIDE EVIDENCE OF COMMONWEALTH INCOME SUPPORT PAYMENTS

There are a number of ways you can provide evidence of Commonwealth income support payments.

If the relevant government agency is Centrelink:

- authorise us to confirm electronically with Centrelink your receipt of a Commonwealth income support payment (to do this, refer to section 9a in the attached form), or
- attach a certified copy of a Q230 or Q251 letter (or other) issued by Centrelink. (Please note this letter is only valid for 21 days and must be provided to us within this time period.)

If the relevant government agency is the Department of Veterans Affairs (DVA):

- contact the DVA on 133 254 and request a statement that confirms your pension amount as well as the length of time you've received it for.

## WHAT OTHER SUPPORTING DOCUMENTS DO I NEED TO PROVIDE?

You'll need to provide copies of the following documents in support of your application. **Without these supporting documents, we will be unable to process your application.**

- outstanding bills and invoices (e.g. electricity, gas, phone, medical expenses, rent, school fees, car repayments) which are overdue or falling due shortly
- your most recent statements for all financial institution accounts
- your most recent statement or notice of arrears for all loan accounts
- your most recent statements from credit card/store card statements
- letters from creditors
- copies of itemised quotes for immediate and urgent repairs (if applicable).

## Financially dependent person

A financially dependent person may be your spouse, children or anyone else who is dependent on you for domestic or personal support (e.g. an elderly parent that lives with you).

## How do I apply?

To apply for the early release of your super benefit on the grounds of severe financial hardship you must:

- complete the application form at the end of this fact sheet.
- provide evidence of Commonwealth income support payments or authorise us to confirm evidence of Commonwealth income support payments.
- attach copies of supporting documentation, including proof of identity documents. Please refer to the *Your guide proof of identity* fact sheet at [unisuper.com.au](http://unisuper.com.au).

## Temporary residents

Temporary residents are generally not able to apply for early release of super benefits on the grounds of severe financial hardship.

## Proof of identity documents

We're required by law to verify your identity to prove that you are the person to whom the superannuation entitlements belong before providing any service to you. To ensure the service can be provided promptly, please ensure you provide all necessary certified proof of identity documents with this application. Proof of identity documents that have not been correctly certified cannot be accepted. Refer to the *Your guide to proof of identity* fact sheet for more information.

## Providing your tax file number (TFN)

The Trustee is authorised and required to ask you for your TFN by tax law and in accordance with the *Superannuation Industry (Supervision) Act 1993*.

Your TFN will only be used for lawful purposes, which include:

- finding and combining your superannuation benefits where insufficient information is available
- providing information to the Australian Taxation Office, for example when you receive a benefit, to validate initial registration information with first employer contributions using SuperFICK or if you are a lost member or have unclaimed benefits
- verifying you are the person to whom the super entitlements belong prior to transferring your benefit to another super fund, unless you do not provide consent for your TFN to be used for this purpose, and
- providing information to the Trustee of another super fund when your benefits are being transferred, unless you advise us in writing that you don't wish your TFN to be passed on.

It is not an offence not to quote your TFN, however, providing your TFN will have the following advantages (which may not otherwise apply):

- We will generally be able to accept all types of contributions to your accounts.
- The tax on contributions to your super accounts will not increase.
- Other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your super benefits.
- It will make it much easier to identify you as the person to whom the super benefits belong and trace different super accounts in your name so that you receive all your super benefits when you retire.

This information is of a general nature only and includes general advice. It has been prepared without taking into account your individual objectives, financial situation or needs. Before making any decision in relation to your UniSuper membership, you should consider your personal circumstances, the relevant product disclosure statement for your membership category and whether to consult a qualified financial adviser.

This information is current as at June 2016 and is based on our understanding of legislation at that date. Information is subject to change. To the extent that this fact sheet contains information which is inconsistent with the UniSuper Trust Deed and Regulations (together the Trust Deed), the Trust Deed will prevail.

Issued by: UniSuper Management Pty Ltd ABN 91 006 961 799, AFSL No. 235907 on behalf of UniSuper Limited the trustee of UniSuper, Level 1, 385 Bourke Street, Melbourne Vic 3000.

Fund: UniSuper, ABN 91 385 943 850  
Trustee: UniSuper Limited, ABN 54 006 027 121  
Date: August 2016 UNIS000F83 0816

[unisuper.com.au](http://unisuper.com.au)

# Your guide to proof of identity



To prove you're the person to whom the superannuation entitlements belong, you're required by law to provide **certified copies** of proof of identity documents in certain circumstances. For example: when withdrawing your benefit, receiving a death benefit, starting a pension and in some circumstances, transferring your super to another fund.

If you've provided UniSuper with your correct tax file number (TFN), we may be able to process rollover and transfer requests to another super fund without additional proof of identity. However, if your TFN cannot be validated, or you wish to transfer to a self managed super fund or have a member benefit paid, you'll need to provide us with certified copies of proof of identity documents.

## Step 1: Acceptable documents

UniSuper will accept either one document from List A or two documents from List B.

### LIST A

#### A CERTIFIED COPY OF A:

- current driver licence
- current passport issued by the Commonwealth that has not expired within the past two years.

### LIST B

#### A CERTIFIED COPY OF A:

- birth certificate or birth extract issued by a State or Territory of Australia
- Australian citizenship certificate
- a pension card issued by Centrelink that entitles the person to financial benefits.

#### AND:

- Notice of Assessment from the Australian Taxation Office (less than 12 months old) containing your name and residential address
- letter from Centrelink regarding a government assistance payment
- rates notice from local council (less than 12 months old) containing your name and residential address
- electricity, gas or water bill dated within the past three months that contains your name and residential address.

## Step 2: How to certify documents

### WHAT IS A CERTIFIED COPY?

A certified copy is a copy of an original identification document, which has been certified and signed by a person who is authorised to certify that it's a true and correct copy of the original.

### HOW DO I OBTAIN A CERTIFIED COPY OF A DOCUMENT?

You'll need to take your original document(s) and a clear photocopy of both sides of the original document to a person who is authorised to certify proof of identity documents (see Step 3).

### HOW IS A DOCUMENT CERTIFIED?

The authorised person will need to:

1. sight the original document and the copy to ensure both documents are identical, and
2. write or stamp 'this is a true and correct copy of the original document I have sighted' or 'certified true copy', followed by their:
  - signature
  - printed name
  - qualification (i.e. Justice of the Peace), and
  - date

### EXAMPLE

I certify that this is a true and correct copy of the original document I have sighted.

Signature:	<i>B Smith</i>
Name:	Benjamin Smith
Qualification:	Police Officer
Date:	2 January 2016

### WHAT IF I RECENTLY CHANGED MY NAME OR I'M SIGNING ON BEHALF OF ANOTHER MEMBER?

Your name must be the same as shown on your proof of identity. If you've changed your name, you'll need to provide a certified copy of what's called a 'linking document'. A linking document is a document that proves a relationship exists between two (or more) names.

If you're signing on behalf of another UniSuper member, you'll also need to provide a linking document. The linking document you provide must be certified or it can't be accepted. Examples of linking documents are:

PURPOSE	SUITABLE LINKING DOCUMENT
Change of name	<ul style="list-style-type: none"> <li>➤ Marriage certificate</li> <li>➤ Deed poll or change of name certificate from the Registry of Births, Deaths and Marriages</li> </ul>
Signing on behalf of another member	<ul style="list-style-type: none"> <li>➤ Power of Attorney</li> <li>➤ Guardianship papers</li> </ul>



#### IMPORTANT INFORMATION

- All pages of your proof of identity documents must be certified.
- The certification must be on the copy of the document, not on a separate page attached to the document.
- The certified copies of your proof of identity documents must contain an original signature. Faxed or emailed copies will not be accepted.
- If any documents are written in a language other than English, they must be accompanied by an English translation prepared by an accredited translator.
- Documents certified more than 12 months ago will not be accepted.

## Step 3: Find someone to certify your documents

### WHO CAN CERTIFY MY IDENTIFICATION DOCUMENTS?

Only certain people are authorised to certify identification documents. Many of these are listed below.

#### 1. A person who is currently licensed or registered under a law of a State or Territory to practise in one of the following occupations:

- Chiropractor
- Dentist
- Legal practitioner
- Medical practitioner
- Nurse
- Optometrist
- Patent attorney
- Pharmacist
- Physiotherapist
- Psychologist
- Trade marks attorney
- Veterinary surgeon.

#### 2. One of the following persons:

- Teacher employed on a full-time basis at a school or tertiary education institution
- Agent of the Australian Postal Corporation who is in charge of, or a permanent employee with two or more years of continuous service with, an office supplying postal services to the public
- Bank, building society, credit union or finance company officer with two or more years of continuous service
- Clerk, Master, Registrar or Deputy Registrar of a court
- Judge of a court or a Magistrate
- Justice of the Peace
- Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants, the Institute of Public Accountants or the Association of Taxation and Management Accountants, or a Fellow of the National Tax Accountants' Association
- Notary public
- Police officer
- 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
- An officer with, or Authorised Representative of, a holder of an Australian Financial Services Licence, with two or more years of continuous service with one or more licensees
- An officer with, or a Credit Representative of, a holder of an Australian Credit Licence, with two or more years of continuous service with one or more licensees.

### MEMBER RESIDING OVERSEAS

For members residing overseas, the persons who are authorised to certify identification documents are:

- Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the Consular Fees Act 1955)
- Employee of the Commonwealth or the Australian Trade Commission who is:
  - in a country or place outside Australia; and
  - authorised under paragraph 3(c) or paragraph 3(d), respectively, of the Consular Fees Act 1955; and
  - exercising his or her function in that place
- A person authorised as a notary public in a foreign country
- Any person who is in a country or place outside Australia and:
  - is currently licensed or registered in Australia (under a State or Territory law) to practise in an occupation listed in part 1 - opposite; or
  - holds a position in Australia listed in part 2 - above (for full list, visit [unisuper.com.au](http://unisuper.com.au)).

Members residing overseas must have their identification documents certified by a person who has an Australian connection (as set out above). Any documents certified by a person who is licensed or registered to practise in an occupation listed above in a foreign country (and not in Australia), or who holds a position in a foreign country, will not be accepted by UniSuper (except for a foreign notary public).

This information is of a general nature only and includes general advice. It has been prepared without taking into account your individual objectives, financial situation or needs. Before making any decision in relation to your UniSuper membership, you should consider your personal circumstances, the relevant product disclosure statement for your membership category and whether to consult a licensed financial adviser. This information is current as at June 2016 and is based on our understanding of legislation at that date. Information is subject to change. To the extent that this fact sheet contains information which is inconsistent with the UniSuper Trust Deed and Regulations (together the Trust Deed), the Trust Deed will prevail.

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Fund: UniSuper, ABN 91 385 943 850  
Trustee: UniSuper Limited, ABN 54 006 027 121  
Date: June 2016 UNIS000F80 0616

# Severe financial hardship application form

## Important information

Please read the *Severe financial hardship* fact sheet before completing this form.

## Further information

If you need more information:

✉ email [enquiry@unisuper.com.au](mailto:enquiry@unisuper.com.au), or

☎ call us on **1800 331 685**.

## Privacy information

UniSuper recognises the importance of protecting your personal information and is committed to complying with its privacy law obligations. For more information on how we collect and manage your information please refer to the privacy statement at the end of this form.

### SECTION 1 — Member details



Please use BLACK or BLUE BALL POINT PEN and print in CAPITAL LETTERS. Cross where required **X**. All fields in Section 1 are mandatory. Please ensure you complete all fields.

UniSuper member number

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If you are unsure of your member number, refer to your most recent UniSuper correspondence or call us on 1800 331 685.

Title Mr ☐ Mrs ☐ Ms ☐ Dr ☐ Professor ☐

Other 

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Surname

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Given name

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Date of birth (DDMMYYYY)

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Contact number (during business hours)

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Email address

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### SECTION 1 — Continued

Residential address, number and street (not PO Box)


Suburb/Town

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State

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Postcode

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Country (if not Australia)

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Is your postal address different from your residential address?

☐ ➤ No. Go to SECTION 2.

☐ ➤ Yes. Please provide your postal address below.

Postal address, number and street (or PO Box if applicable)


Suburb/Town

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State

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Postcode

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Country (if not Australia)

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### SECTION 2 — Claim types

✉ Please select the appropriate box

☐ ➤ **I wish to claim under Claim type 1**  
(detailed on page one of the fact sheet)

Complete all sections of the application form in full, then sign and date the member declaration.

☐ ➤ **I wish to claim under Claim type 2**  
(detailed on page one of the fact sheet)


You must be at least 55 years and 39 weeks old and not gainfully employed on a full-time or part-time basis on the date of your application.

Complete sections 1, 2, 4, and 6-10 of the application form in full (this includes signing and dating the member declaration).

form continues ➤



SECTION 3 — Financially dependent persons

 Please refer to the fact sheet for the definition of financially dependent persons.

Is anyone financially dependent on you?

- ☐ ➤ No. Go to SECTION 4
- ☐ ➤ Yes. Please list all those who are financially dependent on you

Name	Age	Relationship to you

SECTION 4 — What amount do you need?

What amount do you estimate would relieve your current severe financial hardship?

\$  ,  .

Please briefly explain the causes(s) of your financial hardship and how the money will be used if released.

Have you received benefits on the grounds of severe financial hardship in the past 12 months from another super fund?

- ☐ ➤ No. Go to SECTION 5
- ☐ ➤ Yes. You are not eligible to receive a payment on the grounds of severe financial hardship

## SECTION 5 — Statement of fortnightly income and expenses

Please complete the following tables.

**Table A: Fortnightly income — Please state your total family income after tax**

Received by	Commonwealth Income Support Payment	Other benefits (e.g. Centrelink Family Allowance, Child Support payments)	Other income	Total
You				
Your spouse				
Other financial dependents				
Total family income				\$

**Table B: Fortnightly expenses — Family expenses (do not include business expenses)**

Item	Cost per fortnight	Amount overdue	How long since first overdue
Rent or board			
Home loan repayments			
Personal loan repayments*			
Investment loan repayments			
Food and household items			
Utilities ( <i>electricity, gas, phone, water</i> )			
Municipal rates			
Car running costs ( <i>lease, finance, registration, insurance, fuel, maintenance</i> )			
Insurance ( <i>building, contents, hospital, medical, life</i> )			
Education			
Medical and dental costs			
Other			
( <i>please</i>			
<i>specify</i> ):			
Total fortnightly expenses and overdue	\$	\$	

**Table C: Other overdue bills causing financial hardship. Include amounts owing on credit cards (total minimum amount due)^**

Item	Amount overdue	How long overdue
Total other overdue bills	\$	

\* A statutory declaration from the lender is required to confirm personal loans from individuals or entities in any way related to you or in which you have a beneficial interest.


Your statutory declaration must accompany all other certified documentation-including any overdue bills-with your application.

^ Please note that only the minimum payment amount over a 12-month period will be assessed.

**IMPORTANT: Please attach copies of any overdue bills to this statement in support of your claim.**




## SECTION 6 — Payment options

 You have a choice of two payment options if your application is approved by the Trustee.

If your application is approved by the Trustee, how do you want your benefit payment to be made? *(Select one box only)*

- ☐ ➤ Cheque sent to postal address as shown in SECTION 1. Go to SECTION 8
- ☐ ➤ Electronic funds transfer (EFT) sent to financial institution *(major banks only)*. Go to SECTION 7

## SECTION 7 — Financial institution details

 Please indicate the financial institution and your account details to which your benefit payment will be paid if your application is approved.

Allow five working days for processing plus an additional five working days for payments made by cheque.

Financial institution name

Postal address number and street *(or PO Box if applicable)*

Suburb/Town

State

Postcode


Account name

BSB number

Account number

*Please ensure that you have entered your financial institution account details correctly. UniSuper's responsibility is discharged once payment is made to this account.*

## SECTION 8 — Tax file number (TFN)

 You don't have to provide your tax file number, however, if you do not provide your TFN, you may pay more tax than you need to on your lump-sum withdrawal.

Your tax file number

☐ ➤ I do not wish to quote my TFN.

Please note: your lump-sum withdrawal will have the maximum amount of tax deducted as required under tax law. Please see our website for tax payable.



## SECTION 9a — Evidence of Commonwealth income support payment

### ➤ Option 1:

Please provide your Customer Reference Number (CRN):

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I authorise:

- UniSuper 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 UniSuper.

I understand that:

- the department will use information I have provided to UniSuper 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 UniSuper my personal information including my name, date of birth and payment status.
- this consent, once signed, remains valid while I am a customer of UniSuper unless I withdraw it by contacting UniSuper or the department.
- I can obtain proof of my circumstances/details from the department and provide it to UniSuper 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 UniSuper.

Name

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Signature

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Date (DDMMYYYY)

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OR

- **Option 2:** Attach a certified copy of a Q230 or Q251 letter issued by Centrelink. (Please note: the letter from Centrelink must be provided to UniSuper within 21 days.)

## SECTION 9b — Evidence of Commonwealth income support payment

- If the relevant government agency is the DVA or other Commonwealth agency, attach a certified copy of a statement confirming receipt of income support payment.

## SECTION 10 — Member declaration and signature

- Please read this declaration before you sign and date your form.

- I declare that the information I have provided on this form is true and correct.
- I have attached **all required documentation** in support of my application, including proof of identity documentation.
- I understand that any insurance cover I have (if applicable) will cease on or after the date my entire account balance is released.
- I understand that if I do not provide my TFN I may be liable to pay additional tax on my benefit payment.
- I understand that if I do not provide the appropriately certified proof of identity documents my application cannot be processed.
- If my application is approved, I authorise payment to be made as indicated in Section 6.
- I consent to my personal information being used in accordance with UniSuper's privacy policy.

Signature

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Date (DDMMYYYY)

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**RETURN YOUR COMPLETED AND SIGNED FORM, EVIDENCE OF COMMONWEALTH INCOME SUPPORT PAYMENTS, BANK STATEMENT(S), OTHER SUPPORTING DOCUMENTS AND CERTIFIED COPIES OF YOUR PROOF OF IDENTITY DOCUMENTS TO:**

UniSuper  
Level 1, 385 Bourke Street  
Melbourne Vic 3000

Please note, if you're required to provide certified copies of your proof of identity, all documents must contain an original signature. Faxed or emailed copies will not be accepted.

## Privacy statement

UniSuper recognises the importance of protecting your personal information and we're committed to complying with our privacy law obligations.

We collect your personal information to administer your account, improve our products and services and to provide you with, and promote, UniSuper membership benefits, services and products. You consent to our collecting sensitive information about you, where collecting that information is reasonably necessary for us to perform one or more of our functions or activities. We usually collect personal and sensitive information directly from you, however, it may also be collected from third parties, such as your employer.

We may also collect this information from you because we are required or authorised by or under an Australian law or a court/tribunal order to collect that information.

If you do not provide this information, we may not be able to administer your account, or provide you with a product or service.

We may disclose your information to any service provider we engage (for example mail-houses, auditors, insurers, actuaries, lawyers) to carry out or assist us to provide your membership benefits, services and products. This includes overseas entities. Where information is transferred overseas, we will seek to ensure the recipient of the data has security systems to prevent misuse, loss or unauthorised disclosure in line with Australian laws and standards.

Our Privacy Policy contains information about how you may access any personal information held by us, how to correct your information and how to make a complaint about a breach of the Privacy Act. Our Privacy Policy is available at [unisuper.com.au](https://unisuper.com.au) or by calling us on **1800 331 685**.