UniSuper

Fact sheet

Severe financial hardship

This fact sheet outlines how to apply to withdraw your super due to severe financial hardship.

When can you withdraw your super due to severe financial hardship?

There are two ways you could be granted an early release of your super on the grounds of severe financial hardship.

CLAIM TYPE 1

- You're either under your preservation age or less than 39 weeks past your preservation age, and
- You've been in receipt of a Commonwealth income support payment, continuously for the last 26 weeks, and
- You're unable to meet reasonable and immediate family living expenses. Immediate family living expenses are expenses that are due to be paid and which cannot be paid by the member because of financial hardship.
- You can only make one withdrawal (from any super fund) in a 12-month period. The minimum amount that can be withdrawn is $1,000, and the maximum amount is $10,000. If your super balance is less than $1,000, you can withdraw your remaining balance.

Note: If you're under age 60, your withdrawal is subject to tax of up to 22%. For example, if you apply to release $10,000, your after-tax benefit may be $7,800.

CLAIM TYPE 2

- You've reached preservation age and 39 weeks, and
- You've received a Commonwealth income support payment for a cumulative period of 39 weeks after reaching preservation age, and
- You aren't gainfully employed on a full-time or part-time basis on the date of your application to the Trustee.
- There are no limits to the amount you can apply to withdraw.

Preservation age

Your preservation age is the minimum age you can generally access your super.

It depends on when you were born, but if you haven't already reached it, your preservation age is 60. If you're already over 60, you've reached your preservation age.

How to provide evidence of Commonwealth income support payments

You can authorise us to confirm electronically with Centrelink your receipt of a Commonwealth income support payment—you'll need to provide us with your Centrelink Customer Reference Number (CRN).

If you receive Commonwealth income support from a government department other than Centrelink and wish to apply for an early release of your super benefits on the grounds of severe financial hardship, please call us on **1800 331 685**.

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)
- 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.

If you don't have access to your CRN or you're unsure about your eligibility, please contact Centrelink directly.

Special rules for Personal Account members

The following rules apply to Personal Account members only:

- If you've been with UniSuper for less than three months you're not eligible for severe financial hardship payments.
- If you joined UniSuper less than 12 months ago, you must provide super statements covering the last 12 months with your application, including statements from your other super fund/s.

Log in at **unisuper.com.au** or call **1800 331 685** to check your membership type.

Temporary residents

If you're in Australia on a temporary resident visa, you can't apply for early release of your super due to severe financial hardship. Please call us on **1800 331 685** for more information.

How do I apply to withdraw my super due to severe financial hardship?

The fastest and easiest way to apply for early release of your super due to financial hardship is through your online account. Log in at **unisuper.com.au** and select *Withdraw your super* under the *Balance* tab.

Alternatively, you can complete the *Severe financial hardship application* form and return it to us.

We're required to verify your identity before you can make a withdrawal. We'll provide information on how to verify your identity during the application process. You can also read the *Your guide to proof of identity* fact sheet available on our website for more information.

How will my payment be taxed?

The following table outlines how tax may apply to your withdrawal.

UNDER AGE 60	AGE 60 AND OVER
Taxed up to 22%. Any tax-free components of your super aren't taxed on withdrawal.	Generally tax free

For information on the taxable and tax-free components that make up your super balance, please contact us on **1800 331 685** or visit **unisuper.com.au/contact-us** for more options, including chat.

Compassionate grounds

If you're not eligible for release of your super on severe financial hardship grounds, you may be eligible to apply to the ATO for release on compassionate grounds, including for:

- medical treatment and medical transport for you or a dependant
- palliative care for you or a dependant
- making a payment on a loan so you don't lose your home
- modifying your home or vehicle, or buying disability aids for you or a dependant because of a severe disability
- expenses associated with a death, funeral or burial for a dependant.

For more information, refer to our *Compassionate grounds application* form at **unisuper.com.au/forms**.

Fund: UniSuper, ABN 91 385 943 850
Trustee: UniSuper Limited, ABN 54 006 027 121 AFSL 492806
Date: July 2026 UNIS000F83 0726

Severe financial hardship application form

UniSuper

Save time, go online!

The quickest way to apply for early release of your super due to financial hardship is through your online account. Log in at **unisuper.com.au** and select *Withdraw your super* under the *Balance* tab.

Alternatively, you can complete this form and return it to us.

INSTRUCTIONS

If you're using this form to apply for early release of your super due to financial hardship (instead of applying through your online account), please follow these steps:

1. **Check your eligibility:** Read the attached *Severe financial hardship* fact sheet for eligibility criteria.
2. **Complete the form:** Please ensure you sign and date your completed form. We can't accept electronic signatures on this form.
3. **Verify your ID:** We're required by law to verify your identity. Refer to Section 3 of this form for instructions on how to verify your identity.
4. **Return your form to us.**

PRIVACY STATEMENT

UniSuper is committed to protecting your personal information and the confidentiality of your information in accordance with privacy law obligations. The information that you provide on this form is collected and used in accordance with our Privacy Statement and Privacy Policy which can be found online at **unisuper.com.au/privacy**. If you have any privacy related questions, call **1800 331 685**.

SECTION 1 MEMBER DETAILS

› Please complete in BLACK or BLUE BALL POINT PEN using CAPITAL letters. Cross (X) where required. All fields in SECTION 1 are mandatory. Please ensure you complete all fields.

UniSuper member number

If you're 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

Surname

Given name

Date of birth (DD/MM/YYYY)

Your Centrelink Customer Reference Number (CRN)

If you've changed your personal details (i.e. residential address and email address) since you last contacted us, please update your details by:

- logging in to your account at **unisuper.com.au**
- completing the *Change of details form — super members* (available from **unisuper.com.au**), or
- calling us on **1800 331 685**.

Daytime contact number

Email address

Fund: UniSuper ABN 91 385 943 850 Trustee: UniSuper Limited ABN 54 006 027 121 AFSL 492806
Administrator: UniSuper Management Pty Ltd ABN 91 006 961 799 AFSL 235907
Address: Level 1, 385 Bourke Street, Melbourne Vic 3000
Issue date: 17 November 2025

SECTION 2 TAX FILE NUMBER

- You don't have to provide your tax file number (TFN). However, if you do not provide it, you may pay more tax than you need to on your withdrawal.*

☐ I've already provided my TFN to UniSuper.

☐ Provide my tax file number

☐ I don't want to provide my TFN.

* Read the important information about providing your tax file number at unisuper.com.au/tfn. You can also request a copy of that information, free of charge, by calling us on 1800 331 685.

SECTION 3 PROOF OF IDENTITY

Please choose **ONE** of the following options.

☐ I will provide UniSuper with certified copies of my proof of identity (POI) documents either by post or electronically using the *Upload a document* tool at **unisuper.com.au/contact-us**. For a list of POI documents and certification guidelines, refer to the *Your guide to proof of identity* fact sheet at the back of this form.

☐ I will verify my identity online before returning my form. To verify your identity online, go to *Verify your identity* under the *Manage account* tab.

☐ I will provide my identification details below for UniSuper to complete electronic verification on my behalf.

Please complete **ANY TWO** of the DRIVER'S LICENCE, MEDICARE or AUSTRALIAN PASSPORT options if you checked the third box above.

OPTION 1 - DRIVER'S LICENCE

Full name **exactly** as appears on my driver's licence

Licence number

Driver's licence card number

State of issue

OPTION 2 - MEDICARE

Full name **exactly** as it appears on my Medicare card

My Medicare number is

Card expiry date (MM/YYYY)

My reference number on this card is

Select your Medicare card colour ☐ Green ☐ Blue ☐ Yellow

OPTION 3 - AUSTRALIAN PASSPORT

Full name **exactly** as appears on my passport

My **Australian** passport number is

SECTION 4 CLAIM TYPE AND WITHDRAWAL AMOUNT

Under what claim type do you want to apply? See the attached fact sheet for more information.

☐ **Claim type 1**

- you'll need to be in receipt of an eligible Commonwealth income support payment continuously for the last 26 weeks, and
- you're unable to meet reasonable and immediate family living expenses
  - You can apply for a single lump-sum payment in any 12-month period between $1,000 (or your account balance if it's less than $1,000) and $10,000.

☐ Request amount (up to $10,000) or your full account balance. Tax may be paid on the amount nominated.

$

☐ **Claim type 2**

- you must have reached your preservation age and 39 weeks, and
- received a Commonwealth income support payment for a total of 39 weeks after reaching preservation age, and
- not be gainfully employed on a full-time or part-time basis.
  - There are no limits on the amount you can apply to withdraw.

☐ Request amount (minimum $1,000).

$

Tax may be payable on your lump sum withdrawal. See the attached fact sheet for more information on how your benefit may be taxed.

SECTION 5 ELIGIBILITY DECLARATION

> Please complete the relevant declaration below to confirm you're eligible to apply for early release of your super due to financial hardship (complete one declaration only, based on the claim type you selected in SECTION 4).

COMPLETE THIS DECLARATION IF YOU'RE APPLYING UNDER CLAIM TYPE 1

I declare that:

☐ I'm unable to meet reasonable and immediate family living expenses, and the amount I am requesting to be released is necessary to meet these reasonable and immediate family living expenses.

☐ I have not made any other financial hardship claims with any other super funds in the last 12 months.*

COMPLETE THIS DECLARATION IF YOU'RE APPLYING UNDER CLAIM TYPE 2

I declare that:

☐ I'm not gainfully employed on a full time or part-time basis on the date of the application provided on this form.

* If you're a Personal Account member, please also read the *Special rules for Personal Account members* in the attached *Severe financial hardship* fact sheet before submitting your application.

SECTION 6 FINANCIAL INSTITUTION DETAILS

> Provide your financial institution account details to which the benefit payment will be paid.*

Financial institution name	
Name in which account is held	
	(Payments can only be made if the account is in your name or a joint account in your name and can't be made to a third party.)
BSB number (must have six digits)	
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 7 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 if I'm a Personal Account member I need to have been with UniSuper for at least three months and must provide super statements for the past 12 months to support my application (if I have been a member for less than 12 months).
- I understand that if I am a Defined Benefit Division member with an accumulation component, UniSuper will first withdraw the requested funds from the accumulation component of my account. If the amount I've nominated exceeds the amount of my accumulation component, the balance will then be drawn from the defined benefit component of my account and a reduction factor will be applied to my defined benefit component.
- I understand that if the amount I've nominated exceeds my account balance, UniSuper will withdraw my entire balance and my account may close. If my account closes, or I have an insufficient balance to cover my insurance premiums, my insurance may cease.
- I understand that if I do not provide my TFN I may be liable to pay additional tax on my benefit payment if I am under age 60 at the time of the withdrawal being processed.
- I understand that if I do not verify my identity with UniSuper 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.
- I consent to my personal details being used to electronically verify my identity if paper copies of my certified documents are incorrectly certified or can't be read.
- I understand my details will be verified through the Australian Government's Document Verification Service and subject to an information match request in relation to relevant official record holder information and a corresponding match result and associated data will be processed through third party systems.
- I understand if I intend to claim a tax deduction for some or all of my personal contributions, I must lodge a notice of intent to claim a tax deduction with UniSuper before making a withdrawal.
- I understand that the withdrawal will be processed proportionally from my selected investment options.

I provide consent for UniSuper to use Centrelink Confirmation eServices to perform a Centrelink enquiry on my behalf.

I authorise:
- UniSuper to use Centrelink Confirmation eServices to perform a Centrelink enquiry of my customer details. My eligibility will be determined on the date UniSuper uses Centrelink Confirmation eServices and not the date this form is signed.
- Services Australia to provide the results of that enquiry to UniSuper.

I understand that:
- Services Australia 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.
- Services Australia 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 member of UniSuper unless I withdraw it by contacting UniSuper or Services Australia.

Signature

Date

DD *MM* *YYYY*

YOUR CHECKLIST

☐ **Form complete:** I've completed the application form in full, and provided the relevant information in all sections.

☐ **Identification:** I've verified my ID as outlined in SECTION 3.

☐ **Evidence of Commonwealth income support payment:** I've provided my CRN in SECTION 1.

☐ **Member declaration:** I've signed the declaration in SECTION 7.

☐ **Additional documentation:** If I'm a Personal Account member who joined UniSuper less than 12 months ago, I've attached super statements covering the previous 12 months.

Return your form

You can return your form and any supporting documents electronically using the *Upload a document* tool at **unisuper.com.au/contact-us**.

Or by post (no stamp required) to
Reply Paid 67452, Melbourne Vic 3000.

If you'd prefer Express Post, send to
Level 1, 385 Bourke Street, Melbourne Vic 3000.

Note: We can't accept electronic signatures on this form.

You must also verify your identity so we can process your request. You can verify your identity:

- through your online account
- by sending us certified copies of your POI documents, either by post or through the *Upload a document* tool on our website
- by providing your identification details in SECTION 3.

What's next?

Once we've received your application, we aim to complete your request within five working days. Please note, your application will be delayed if we don't receive all of your completed supporting documentation. Please refer to the checklist on the previous page to ensure you provide all the required information.

We'll contact you if we need any further information.

Need help?

Call **1800 331 685** or visit **unisuper.com.au/contact-us** for more options including chat.

UniSuper

Fact sheet

Your guide to proof of identity

We prioritise the security of your super savings. To make withdrawals or other important changes to your account, you'll need to prove your identity. This fact sheet explains how to submit your ID documents, what documents we can accept, and how to properly certify copies.

Verifying your identity online

The quickest way to prove your identity is through your online account by logging into **unisuper.com.au/memberonline**. It should only take a few minutes, and you'll get instant confirmation of your ID check.

To verify your identity through your online account, you must currently reside in Australia and provide one or more of the following valid Australian documents:

- Australian passport
- Australian visa
- Australian citizenship certificate
- Australian birth certificate
- Australian driver's licence
- Medicare card
- Centrelink card.

Please make sure that you've checked your personal details are up to date with relevant government agencies before you begin the process of verifying your identity online. We use government and public databases to securely verify your identity.

If you cannot confirm your identity via your online account, or if the documents you wish to verify aren't listed above, there are alternative methods to submit your proof of identity documents.

Other ways to verify your identity

You can verify your identity by providing us with certified copies of your ID documents. Before doing so, please ensure you've read this fact sheet to understand which documents are acceptable and how to certify them correctly. You'll also find instructions on how to submit your documents to UniSuper toward the end of this fact sheet.

CIRCUMSTANCES WHERE WE CAN VERIFY YOUR IDENTITY

On some forms, you have the option to include your identity details and give us permission to check them electronically, so you don't need to send certified copies of your ID documents.

In some cases, if the ID documents you send with a form aren't properly certified or are difficult to read, we may try to verify them electronically. Generally, if you've signed the form declaration, you've consented to this process. We'll use the documents you provided to verify your identity. If we're unable to confirm your identity, we will let you know.

ID documents we can accept

Generally, we'll accept either one document from List A or two documents from List B.

LIST A

A certified copy of your current:

- Australian driver's licence or permit
- Passport (expired Australian passports are acceptable if they expired within the last two years)
- Indigenous community card with your photograph issued by the Australian government or a local Indigenous community organisation
- A photo identification card issued by the Commonwealth, states or territories of Australia in your name.

LIST B

A certified copy of your:

- Birth certificate or birth extract.
- Australian citizenship certificate.
- Concession card issued by Centrelink that entitles you to financial benefits, Australian Health Care card, or Department of Veterans' Affairs card, etc.

And:

- Letter from Centrelink regarding a Government assistance payment.
- Notice from the Australian Taxation Office (less than 12 months old) that contains your name and residential address e.g. Notice of Assessment.
- Rates notice from local council (less than 12 months old) that contains your name and residential address.
- Electricity, gas or water bill dated within the past three months that contains your name and residential address.

LINKING DOCUMENTS

For certain requests (such as updating your name or signing on a member's behalf), you must provide a certified linking document in addition to the standard ID documents. These documents demonstrate the connection between you and the change being made or the member. The documents may be issued by an official Australian or foreign entity. The requirement for linking documents varies based on the request, for example:

ACTION	SUITABLE LINKING DOCUMENT
Change of name (document must show history of name change)	• Marriage certificate • Divorce certificate • Change of name certificate • Registered relationship certificate • Birth certificate that shows history of name change • Deed Poll
Updating date of birth	• Birth certificate
Signing on behalf of another member	• Power of Attorney • Guardianship papers

Your linking document can be provided by/from another country. However, any foreign-issued documents not in English must first be translated into English.

Please note: The details of authority (e.g. Power of Attorney documentation) will need to be attached and noted on the member's account before any interaction proceeds. Once we have a valid authority in place, you'll still need to ensure you provide your certified Proof of Identity documents in order to provide us with any instructions in relation to the member's account.

Certifying your ID documents

Take your original document(s) along with a clear photocopy of both sides to an authorised person. We provide a list of who's authorised to certify IDs later in this fact sheet.

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 (e.g. Magistrate), and
   - date.

IMPORTANT THINGS TO REMEMBER

When having your ID documents certified, please ensure the following:

- All pages must be certified.
- The copy of the document must be certified directly, not attached on a separate page.
- Documents not written in English must be accompanied by an English translation prepared by an accredited translator. Both the original document and the translation need to be certified.
- Documents need to be certified within the last 12 months to be accepted.
- The documents being certified are acceptable and considered valid, as outlined in the sections above.

WHO CAN CERTIFY

Some of the people authorised to certify identity documents include:

1. A person currently licensed or registered under a state or territory law to practise in one of the following occupations:
   - Architect
   - Chiropractor
   - Dentist
   - Financial adviser or financial planner
   - Legal practitioner
   - Medical practitioner
   - Midwife
   - Nurse
   - Occupational therapist
   - Optometrist
   - Patent or trade marks attorney
   - Pharmacist
   - Physiotherapist
   - Psychologist
   - Veterinary surgeon.
2. Or, individuals from the following list:
   - A teacher employed on a permanent full-time or part-time basis at a school or tertiary education institution
   - An agent of the Australian Postal Corporation who is in charge of, or a permanent employee with two or more years of continuous service at, an office supplying postal services to the public
   - An officer of a bank, building society, credit union or finance company with two or more years of continuous service

- A clerk, master, registrar or deputy registrar of a court
- A Judge or Magistrate
- A Justice of the Peace
- An accountant who is:
  - A Fellow of the National Tax Accountants' Association, or
  - A member of any of the following:
    - Chartered Accountants Australia and New Zealand
    - The Association of Taxation and Management Accountants
    - CPA Australia
    - The Institute of Public Accountants
- A Notary Public
- A Police Officer.

Members living overseas and foreign ID documents

Similarly to the section *ID documents we can accept*, we can accept a certified copy of a driver's licence, passport or similar travel document issued by a foreign government, if it contains your photograph and signature. The document must not have expired.

Any documents not written in English must be accompanied by an English translation prepared by an accredited translator. Both foreign and English translations must be certified.

If you're living overseas, the following people are authorised to certify identification documents:

- Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the Consular Fees Act 1955)
- An employee of the Commonwealth or the Australian Trade and Investment Commission who is authorised and exercising his or her function in a country or place outside Australia
- A person authorised as a notary public in a foreign country.

Your documents must be certified by a person with an Australian connection. We won't accept certifications by someone licensed or registered to practise outside of Australia, or who holds a position in a foreign country, except for a foreign notary public.

Have you provided your TFN?

If you provide us with your tax file number (TFN), we may be able to process some requests, such as rollovers, without additional proof of identity. However, if your TFN can't be validated or you're transferring to a self-managed super fund or requesting a withdrawal, proof of identity is still required.

Read more about providing your TFN at **unisuper.com.au/tfn**.

Providing your certified ID documents to UniSuper

Once your ID documents have been correctly certified, you can send them to us electronically or by post.

Electronically: Use our *Upload a document* tool available at **unisuper.com.au/contact-us** or via your UniSuper online account.

By post: Send to UniSuper, Level 1, 385 Bourke Street, Melbourne VIC 3000.

Need help?

- Call **1800 331 685**, or
- visit **unisuper.com.au/contact-us** for more options - including chat.

How we protect your privacy

UniSuper is committed to protecting your personal information in accordance with privacy law obligations. The information that you provide to UniSuper is collected and used in accordance with our Privacy Policy, which can be found online at **unisuper.com.au/privacy**. If you have any privacy related questions, please call **1800 331 685**.

Fund: UniSuper, ABN 91 385 943 850 | Trustee: UniSuper Limited, ABN 54 006 027 121 AFSL 492806 | Date: August 2025 UNIS000F80 0825