

Severe financial hardship

This fact sheet outlines when benefits may be released on the grounds of severe financial hardship.

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

CLAIM TYPE 1

- You're either under your preservation age (see table on the right) 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 The minimum amount that can be withdrawn is \$1,000, and the maximum amount is \$10,000.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 your preservation age 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 (see table on the right), 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 depends on when you were born.

YOUR DATE OF BIRTH	PRESERVATION AGE
Before 1 July 1960	55
1 July 1960 - 30 June 1961	56
1 July 1961 - 30 June 1962	57
1 July 1962 - 30 June 1963	58
1 July 1963 - 30 June 1964	59
1 July 1964 or after	60

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.

How will my payment be taxed?

The following table outlines how tax may apply to your withdrawal. Also refer to the Preservation age table in the previous column.

UNDER PRESERVATION AGE	REACHED YOUR PRESERVATION AGE	OVER AGE 60
Taxed up to 22%. Any tax-free components of your super aren't taxed on withdrawal.	You won't pay tax on the taxable component of your super balance up to the low rate cap amount. Amounts that exceed the low rate cap may be taxed up to 17%. Any tax-free components of your super aren't taxed. You can read more about the low rate cap in the <i>How super works</i> document available from our website.	Generally tax free

Log in to your account or check your most recent statement or account summary to find the details of your taxable and tax-free super components.

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 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're not sure if you qualify, or to access your CRN, 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/memberonline or call **1800 331 685** to check your membership type.

Proof of identity documents

We're required by law to verify your identity. The quickest way to verify your identity is by logging in to your account. You can also provide certified proof of identity documents with your application.

Refer to the attached *Your guide to proof of identity* fact sheet for more information.

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 September 2023 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 AFSL 492806
Date: September 2023 UNIS000F83 0923

Severe financial hardship application form



Instructions

To apply for early release of your super due to financial hardship:

- **Check your eligibility:** Read the attached *Severe financial hardship* fact sheet for eligibility criteria.
- **Complete the form, including the statutory declaration and witness declaration:** All need to be signed in person as we're unable to accept digital signatures. We've outlined the list of people authorised to sign the statutory declaration on page 2 of the *Your Guide to proof of identity* fact sheet.
- **Verify your ID:** You can log in to your account at unisuper.com.au to verify your identity online before posting your form—or you can include a certified copy of your identity with your posted form (read the attached *Your guide to proof of identity* fact sheet for more information).
- **Return your form to us.**

PRIVACY INFORMATION

We recognise the importance of protecting your personal information and are committed to complying with our privacy law obligations. For more information on how we collect and manage your information, refer to the Privacy Statement at the end of this form.

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



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 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).

\$

If you've reached your preservation age, any tax applied is subject to the low-rate cap. 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 4 ADDITIONAL DECLARATION - CLAIM TYPE 1 ONLY

I have not made any other Financial Hardship claims with any other super funds in the last 12 months.*

* 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 5 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 6 STATUTORY DECLARATION

➤ This statutory declaration must be completed by the member who **completed this form and signed in the presence of a person authorised to witness statutory declarations**. Refer to the list of persons who are authorised to sign statutory declarations on page 2 of *Your Guide to proof of identity* fact sheet. Please ensure that the authorised person provides their full name, address and signature.

I, (member full name)

Of (member address)

Suburb/Town

State

Postcode

Make the following declaration under the *Statutory Declarations Act 1959* (Cth):

If I'm applying for Claim type 1:

- 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.

If I'm applying for Claim type 2:

- I'm not gainfully employed on a full time or part-time basis on the date of the application provided on this form, and
- 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 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 person making this declaration

Declared at (place)

On (day) of (month) (year)

SECTION 6A WITNESS DECLARATION

➤ **Before me**, (Full name, qualification and address of person before whom the declaration is made)

I, (witness full name)

Qualification

Of (witness address)

Suburb/Town

State

Postcode

I acknowledge and affirm that the member has declared they meet the relevant condition outlined in the member's statutory declaration.

Signature

Date

DD MM YYYY

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*.

Note 3: Please ensure statutory and witness declaration dates in SECTIONS 6 and 6A are the same on completion. A further date and signature is required in SECTION 7 of this form.

Note 4: A list of authorised certifiers is provided on page 2 of the *Your guide to proof of identity* fact sheet.

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 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 5.
- 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 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.
- the Australian Government Department of Human Services (DHS) to provide the results of that enquiry to UniSuper.

I understand that:

- DHS 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.
- DHS 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 DHS.

Signature

Date

<input type="text"/>	<input type="text"/>	<input type="text"/>
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 by logging in to my account, or attached certified identification.
- Evidence of Commonwealth income support payment:** I've provided my CRN in SECTION 1.
- Statutory declaration:** I've completed the Statutory declaration, and it's been signed and witnessed by an authorised person.
- 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.

What's next?

HOW LONG WILL IT TAKE TO PROCESS MY APPLICATION?

We aim to complete your request within five working days.*

* **Note:** Your application will be delayed if we don't receive all your completed supporting documentation. Please refer to the Checklist above to ensure you provide all the required information.

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

WHERE DO I SEND MY FORM?

Return your original form (and certified ID if you're not verifying your identity online) to:

UniSuper
Reply Paid 67452
Melbourne VIC 3000

No stamp required.

If you'd prefer to return your documents by Express Post, please send to:

UniSuper
Level 1/385 Bourke Street
Melbourne VIC 3000

Email us: enquiry@unisuper.com.au

(if you are returning your forms to us by email, certified ID will need to be posted to us if you're not verifying your identity online)

Need help?

For more information:

- email enquiry@unisuper.com.au
- call **1800 331 685**
- visit our website at unisuper.com.au.

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**.

Your guide to proof of identity

We take looking after your retirement savings very seriously—which is why you need to prove your identity (ID) before making withdrawals or other important changes to your account.

Verify your identity online

Proving your identity online is quick and easy—you'll know as soon as your identity gets verified. Log in at unisuper.com.au/memberonline to get started. Only Australian residents with Australian documents currently living in Australia can verify their identity through their online account.

You'll need one or more of the following valid documents:

- Australian passport
- Australian visa
- Australian citizenship certificate
- Australian birth certificate
- Australian driver's licence
- Medicare card
- Centrelink card
- state and federal electoral roll details
- Notice of Assessment from the Australian Taxation Office (less than 12 months old) containing your name and residential address.

Make sure you've updated your current personal details with relevant government agencies before you begin the process of verifying your identity online. We use online government and public databases to securely verify your identity.

Or send us certified copies of your ID

You can also send us certified copies of your ID. The following guide explains the types of documents we can accept and how to ensure they're correctly certified.

ALLOW US TO VERIFY YOUR IDENTITY

In some cases and on some of our forms, we can verify your identity on your behalf if the document(s) you provide haven't been certified correctly or can't be read. All you need to do is give us consent and we'll try to verify your identity electronically using those documents. We'll let you know if the process wasn't successful.

Why provide your TFN?

Giving us your tax file number (TFN) means we can process rollover and transfer requests to another super fund without additional proof of identity. If your TFN can't be validated, or you want to transfer to a self-managed super fund or organise a benefit payment, you'll still need to give us certified copies of your ID.

Visit unisuper.com.au/memberonline to provide your TFN online.

STEP 1: COLLECT ACCEPTABLE DOCUMENTS

We'll 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 (Australian passports that haven't expired more than two years ago are also acceptable).

State government-issued ID cards

We want it to be as convenient as possible for you to change or verify your details with us. You can provide a certified copy of the following valid state government-issued ID cards *instead of* your current driver licence or passport:

- Victorian proof of age card
- Queensland proof of age card
- South Australian proof of age card
- New South Wales photo card
- Western Australia photo card
- Tasmanian personal information card
- Australian Capital Territory (ACT) proof of identity card
- Northern Territory evidence of age card.

LIST B

A certified copy of a:

- birth certificate or birth extract
- 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: CERTIFY YOUR DOCUMENTS

Take your original document(s) and a clear photocopy of both sides of the original document to an authorised person—we'll list who can authorise your documents below.

Your ID must be properly 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 (e.g. Magistrate), and
 - date.

If you've changed your name or are signing on behalf of another member, we require that you prove the 'link' between you and the name change, or other person. Use a certified copy of one of the following documents as well as your other certified ID.

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

When having your documents certified, remember:

- all pages must be certified
- the copy of the document must be certified—not on a separate page attached to the document
- certified copies of your documents must have an original signature
- faxed or emailed copies won't be accepted
- documents not written in English must be accompanied by an English translation prepared by an accredited translator
- documents certified more than a year ago won't be accepted.

Who can certify your documents

Some of the people authorised to certify IDs include:

1. A person currently licensed or registered under a state or territory law to practise in one of the following occupations:
 - architect
 - nurse
 - chiropractor
 - occupational therapist
 - conveyancer
 - optometrist
 - dentist
 - patent or trade marks attorney
 - financial adviser or financial planner
 - pharmacist
 - legal practitioner
 - physiotherapist
 - medical practitioner
 - psychologist
 - midwife
 - veterinary surgeon.
2. One of the following persons:
 - teacher employed full-time 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, and
 - police officer.

Members residing overseas

If you live 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*)
- employee of the Commonwealth or the Australian Trade 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 in an occupation listed above, or who holds a position in a foreign country—except for a foreign notary public.

When will my form be processed?

If you've provided a correctly completed form (and any certified ID or other paperwork required), we'll aim to process your request as soon as possible. Not providing correct information may delay us processing your request. Please allow 3-5 business days for your form to arrive. We'll contact you if we have any queries in relation to your request.

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 July 2023 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 AFSL 492806 | Date: July 2023 UNIS000F80 0723