





**Step 4 (continued):**  
Long term  
Commonwealth  
income support\*

\*What is your preservation age?

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

**Step 5:**  
Dependant/s details  
(show name, relationship  
to you and age)

Surname	<input type="text"/>
Given name/s	<input type="text"/>
Relationship	<input type="text"/> Age <input type="text"/>
Surname	<input type="text"/>
Given name/s	<input type="text"/>
Relationship	<input type="text"/> Age <input type="text"/>
Surname	<input type="text"/>
Given name/s	<input type="text"/>
Relationship	<input type="text"/> Age <input type="text"/>
Surname	<input type="text"/>
Given name/s	<input type="text"/>
Relationship	<input type="text"/> Age <input type="text"/>

**Step 6:**  
Weekly expenditure  
You **must** fully complete  
this section excluding  
any business expenses  
and arrears\*

Weekly expenditure			
<i>All amounts in this box must be supported with documentary evidence</i>	Weekly expense \$	Please leave this space blank (internal use only)	
Rent/Board			
Housing loan (mortgage repayments)			
Additional housing loan			
Personal loan/s			
Credit card/s			
Vehicle lease/rental			
Food and groceries			
Electricity			
<b>Weekly Total</b>	<b>\$</b>		

(continued overpage)

**Step 6:(continued)**  
 Weekly expenditure  
 You **must** fully complete  
 this section excluding  
 any business expenses  
 and arrears\*

Weekly expenditure (continued)			
<i>All amounts in this box <b>must</b> be supported with documentary evidence</i>	Weekly expense \$	Please leave this space blank (internal use only)	
Gas			
Water			
Telephone (including mobile phone/s)			
Car – petrol			
Car – registration & insurance			
Clothing			
Council rates			
Education			
Medical and dental			
House and/or contents insurance			
Health insurance			
Transport			
Other -			
<b>Weekly Total</b>	\$		

Details of any overdue bills and/or loans (only the amount that is overdue will be included in this calculation)

<i>All items in this box <b>must</b> be supported with documentary evidence</i>	Amount overdue \$	Please leave this space blank (internal use only)	
<b>Total</b>	\$		

**Step 7:**  
 Income and assets  
 You **must** fully complete  
 this section\*

**Income and assets**

<i>All items in this box <b>must</b> be supported by a copy of a current bank statement, which supports the income received</i>	Weekly income \$	Please leave this space blank (internal use only)	
Centrelink payments – <b>You</b>			
NET weekly income from employment – <b>You</b>			
Other – <b>You</b>			
Centrelink payments – <b>Your spouse</b>			
NET weekly income from employment – <b>Your spouse</b>			
Other – <b>Your spouse</b>			
<b>Weekly Total</b>	\$		

**Step 7: (continued)**  
Income and assets  
You **must** fully complete  
this section\*

**Asset statement for you and your partner (if applicable)**

All items in this box <b>must</b> be supported with documentary evidence	Asset value \$	Please leave this space blank (internal use only)	
House (excluding primary residence)			
Car			
Savings accounts			
Investment properties			
Investment accounts			
Shares			
Debentures			
Other -			
<b>Total</b>	<b>\$</b>		

**Step 8:**  
Other approved  
applications for severe  
financial hardship and  
redundancy packages

**Superannuation**

Have you received any amount from any other superannuation fund due to severe financial hardship in the last 12 months?

Yes  No

If yes, please specify amount:

\$

Date of payment

Superannuation fund

**Redundancy packages**

Have you received any amount as a result of redundancy in the last 12 months?

Yes  No

If yes, please specify amount:

\$

Date received

**Step 9:**  
Payment options

**Payment options**

Should your application be approved, please choose how you would like your benefit paid (please tick)

Cheque to my postal address  Direct to my nominated bank account below

Account name

BSB (branch) number

Account number

Institution name

**You must provide a copy of your bank statement showing your name and bank details in addition to certified proof of identity if you are providing bank details for the first time.**

**Step 10:**  
Privacy information

The *Privacy Act* 1988 (Cwth) governs the proper handling of personal information including how an organisation collects, uses, discloses and stores personal information. You should have received information on how VicSuper handles personal information, either in your relevant PDS or in VicSuper's Privacy brochure (personal information). If you have not received this information or would like another copy sent to you, please call our Member Centre on 1300 366 216.

**Step 11:**  
Authorise and sign this form

By signing this request, I am making the following statements:

- I declare that I have fully read this form and the explanatory notes and the information completed is true and correct.
- I acknowledge that VicSuper may withhold tax (where applicable) from any amount I withdraw.
- I understand that any insurance cover I may have through my VicSuper Fund membership will cease upon full withdrawal of my benefit.
- I understand that where benefits are released early and my membership continues, a record of the amount released will be kept.
- I understand that a partial release of benefits will reduce my superannuation entitlement and full release will extinguish that entitlement.
- I acknowledge that VicSuper may require additional proof of identity in certain circumstances under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.
- I understand that any amount/s I have invested in the Term Deposit Option, cannot be accessed before the maturity date. Only under special circumstances and at Trustee discretion, may VicSuper allow a term deposit to be terminated early. I understand there may be extra costs associated with an early termination, such as a reduction in interest accrued.
- I understand that unit prices will apply to the amount withdrawn on the day the withdrawal is processed from each investment option.

Applicant's name\*

Applicant's signature\*

Date\*

**Step 12:**  
Checklist

Have you completed and/or attached the following items that relate to your application for early release of benefits on the grounds of severe financial hardship? If you selected 'Option 1' under Step 4, please check sections 1 and 2 below. If you selected 'Option 2' under Step 4, please only check the first section.

**Section 1**

- provided current Centrelink Q230 or Q251 letter dated within 21 days of the date VicSuper receives all required information?
- completed the declaration in Step 11?
- provided relevant proof of identity documents certified by an eligible witness?

**Section 2**

- provided recent copies of full bank statements for all bank accounts for yourself and your spouse (if applicable)?
- provided evidence of any other income you or your spouse (if applicable) are currently receiving (payslips etc)?
- provided recent valuations of any assets (car, house, share valuation, etc)?
- provided evidence of mortgage payments or rental receipts?
- provided evidence of regular payments for personal loans, credit cards etc?
- provided evidence of current overdue bills?
- provided copies of birth certificates for any dependants (children etc)?
- provided a copy of your marriage certificate (if applicable)?
- completed a statutory declaration stating you are in a de facto relationship (if applicable)?
- completed the attached statutory declaration, and had it certified by a qualified witness?

**Step 13:**  
Send your form to VicSuper

Return your application and supporting documents to:

**VicSuper, GPO Box 89 Melbourne VIC 3001**

**Please contact the VicSuper Member Centre on 1300 366 216 if you have any questions.**

# Statutory declaration

## *Statutory Declarations Act 1959*

Please complete all details in BLOCK letters and have your signature witnessed by an eligible witness, as outlined overleaf

I, (full name)

of (residential address)

in the State of

Occupation

Make the following declaration under the *Statutory Declarations Act 1959*:

I do solemnly and sincerely declare that the information provided by me in the *Application for the early release of benefits on the grounds of severe financial hardship* is true and correct.

I also declare that I am unable to meet my reasonable and immediate family living expenses from my income and that of my spouse (if applicable) and that I do not have any assets (apart from my home) which could (reasonably and realistically speaking) be used or sold to cover this gap.

I also declare that the amount I am requesting to be released is necessary to meet this reasonable and immediate family expense.

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.

Declared at (address)

in the State of

this  day of  20

Signature of declarant before me

Signature of witness

Full name of witness

Qualification of witness

Address of witness

Postcode

Stamp of witness

## Who can witness this statutory declaration?

There are many people who may witness the signing of this statutory declaration in Victoria, including:

- a justice of the peace or a bail justice
- a public notary
- an Australian lawyer (within the meaning of the *Legal Profession Act 2004*)
- a clerk to an Australian lawyer
- the prothonotary or a deputy prothonotary of the Supreme Court, the registrar or the deputy registrar of the County Court, the principal registrar of the Magistrates' Court or the registrar or the deputy registrar of the Magistrates' Court
- the registrar of probates and the assistant registrar of probates
- the associate to a judge of the Supreme Court or of the County Court
- the secretary of a master of the Supreme Court or of the County Court
- a person registered as a patent attorney under Chapter 20 of the *Patents Act 1990* of the Commonwealth
- a member of the police force
- the sheriff or deputy sheriff
- a member or a former member of either House of the Parliament of Victoria
- a member or a former member of either House of the Parliament of the Commonwealth
- a councillor of a municipality
- a senior officer of a council as defined in the *Local Government Act 1989*
- a registered medical practitioner within the meaning of the *Medical Practice Act 1994*
- a registered dentist within the meaning of the *Dental Practice Act 1999*
- a veterinary practitioner
- a pharmacist
- a principal in the (State) teaching service
- the manager of a bank
- a member of the Institute of Chartered Accountants in Australia or CPA or the National Institute of Accountants
- the secretary of a building society
- a minister of religion authorised to celebrate marriages (not a civil celebrant)
- a person employed under Part 3 of the *Public Administration Act 2004* with a classification that is prescribed as a classification for statutory declarations, or who holds office in a statutory authority with such a classification
- a fellow of the Institute of Legal Executives (Victoria)
- a teacher employed full time at a school or tertiary education institution.

\* Please note if you are making this statutory declaration outside the state of Victoria, please check the procedures for making and witnessing declarations with the relevant State Department of Justice, State Attorney General's Department, or the Australian Government Attorney General's Department.



## Application for the early release of benefits on the grounds of severe financial hardship (over \$5,000)

When you make a withdrawal from a super account you need to provide proof of your identity. If you do not provide the right ID, the processing of your withdrawal will be delayed. Use this guide to provide proof of your identity. It's simple and easy!

### Guide to providing proof of your identity

#### Get your ID certified

Take both the ORIGINAL and a PHOTOCOPY of your identification documents to an authorised person - see below for details.

To certify your ID the authorised person needs to:

- Compare the photocopy to the original
- Include the following details on the copy:
  - stamp or write 'I certify that this document is a true copy of the original having been sighted by me on this day DD / MM / YYYY'
  - their qualification eg police officer
  - their name
  - their address and phone number and
  - their signature.

This is shown in the image on the right.

#### What proof of identity documentation must you provide?

Under the AML/CTF Act 2006 super funds are required to obtain and verify proof of identity before you are able to be paid a superannuation benefit.

In addition to the proof of identity requirements described, VicSuper may from time to time be required to collect and verify additional proof of identification documents.

#### When does ID need to be provided?

You must provide proof of your identity:

- for your withdrawal, regardless of the amount of your benefit.  
If you have provided proof of your identity for a previous withdrawal you do not need to provide it for this withdrawal.
- if this withdrawal is to be paid into a different bank account than previous withdrawals.

#### What documentation do you need to provide?

In order for your name, date of birth and residential address to be verified, you must provide:

- an original or certified copy of a primary photographic identification document such as a drivers licence or passport.

#### or both

- an original or certified copy of a **primary non-photographic** identification document such as a birth certificate or Centrelink pension card, and
- an original or certified copy of a **secondary identification** document such as an Australian Tax Notice of Assessment issued within the past 12 months or a utilities notice issued within the past three months that shows your current residential address.

A full listing of the documents you can provide can be found on the VicSuper website at [vicsuper.com.au/forms](http://vicsuper.com.au/forms)

#### Return your documents to us

Post your completed form/s with your certified ID document/s to:

VicSuper  
GPO Box 89  
Melbourne VIC 3001

Once your withdrawal has been processed we will send you a confirmation.



I certify that this document is a true copy of the original having been sighted by me on this day  
30 May 2018.



Sergeant John Sample,  
Police Officer  
0398574226AB  
123 Simple Street  
SIMPLETOWN VIC 3012

Any identification documentation provided must not have expired, with the exception of a Commonwealth passport which we will accept if it has expired within the preceding two years.

#### Who can certify a document as a true copy?

The following people can certify copies of your identification documents:

- pharmacist
- teacher employed full time at a school or tertiary education institution
- legal practitioner
- medical practitioner (eg your local GP)
- nurse
- police officer
- an officer with, or authorised representative of, a holder of an Australian financial services licence, having two or more continuous years of service with one or more licensees
- member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the National Institute of Accountants
- Justice of the peace

For a full list of people who can certify identification documents, please visit [vicsuper.com.au/forms](http://vicsuper.com.au/forms)

Alternatively, you can visit a VicSuper Advice Centre to have your identification documents verified.

## Important information to understand before you complete this application

Commonwealth Government legislation requires superannuation benefits to be preserved generally until you reach your preservation age (at least 55 depending on your date of birth) and permanently retire from the workforce. The release of benefits before preservation age is possible only as a measure of last resort when you have been in receipt of long term Commonwealth income support for at least 26 consecutive weeks.

The early release of benefits on the grounds of severe financial hardship is subject to stringent guidelines (and your application will only be successful where all other avenues of resolving your financial difficulties have been explored).

Commonwealth Government legislation restricts the maximum amount payable on the grounds of severe financial hardship to \$10,000 (gross) in any 12 month period. An alternative assessment process can be used where you are over preservation age plus 39 weeks where the maximum amount does not apply.

If you have not been in receipt of long-term Commonwealth income support for the required period, you may be able to apply to the Department of Human Services (DHS) for the release of part or all of the benefit on compassionate grounds.

Generally, the grounds on which DHS will release benefits for compassionate reasons include:

- To pay for medical treatment or medical transport for yourself or a dependant where the treatment is not readily accessible through the public health system. The medical treatment must be necessary to treat a life threatening condition, alleviate acute or chronic pain, or alleviate an acute or chronic mental disturbance. Certificates to this effect, from two medical practitioners (one a specialist) are necessary.
- To enable you to make a payment on a loan to prevent foreclosure on, or a mortgagee sale of, your principal place of residence (home).
- To modify your family home and/or vehicle to meet special needs of a severely disabled member or their severely disabled dependant.
- To pay for palliative care for yourself or a dependant.
- To pay for expenses associated with the death, funeral or burial of a dependant of you.
- To meet other expenses where the release is consistent with any of the above grounds.

If you have a benefit approved by DHS to be released, you will be required to provide certified proof of identity, along with your letter of approval from DHS.

For further information, or application forms, please contact DHS on **1300 131 060**.

## Supporting documentation that must be provided with this application

As your account balance is more than \$5,000, your application can be assessed provided the following supporting documentation is provided:

- Evidence that you have been in receipt of Commonwealth income support payments, which have been paid for at least 26 consecutive weeks. Refer to Step 4 on page 2 for more information. Please contact Department of Human Services for a Q230 or Q251 letter, which **must** be dated within 21 days of the date VicSuper receives all required documentation.
- A recent, full copy of your bank statement showing your Centrelink payments and any other income you may be receiving being deposited.
- A completed statutory declaration (attached to this form), signed and stamped by an authorised witness. Authorised witnesses are listed on the back of the statutory declaration.
- A completed application form which must include details and evidence relating to your weekly income and expenditure.
- Evidence of any overdue or outstanding bills to support your application.
- Proof of your identity (see the 'Guide to providing proof of your identity' section on page 9).

If you have listed dependants in your application you must also provide:

- Spouse: a copy of marriage certificate
- De facto spouse: a statutory declaration
- Child: a copy of birth certificate
- Financial dependant: evidence of dependency

Evidence of income and expenditure for your dependants should also be provided on pages 3 and 4.

All information provided on the application form must be supported by documentary evidence. If evidence has not been provided, the application cannot be assessed and additional information will be requested from you.

Processing of your application may take up to **10 working days** from the date of receipt of **all** information outlined above.

**The people authorised to witness your statutory declaration are different from those authorised to certify your proof of identity. Please ensure the correct people are authorising your documents to avoid delays in assessing your application.**

## Have you changed your name or are you signing on behalf of another person?

If you have changed your name or are signing on behalf of the applicant, you will need to provide a **certified linking document**. A linking document is a document that proves a relationship exists between two (or more) names.

Suitable linking documents include:

Purpose	Suitable linking documents
Change of name	Certified copy of marriage certificate, deed poll or change of name certificate from the Births, Deaths and Marriages Registration Office
Signed on behalf of the applicant	Certified copy of guardianship papers or Power of Attorney

If you are providing a linking document due to a change of name you must also provide certified copies of proof of identification documents as outlined. If you are signing on behalf of the applicant, you must also provide certified copies of proof of identification documents for both yourself and the applicant. If both documents are not provided, the withdrawal will be delayed until correct documentation is provided.

## Nominate your bank account for payment

This information relates to Step 9 on the form.

- You can only deposit your withdrawal into an account held in your name or held jointly in your name. VicSuper cannot deposit your withdrawal into business accounts.
- No payments can be made into credit accounts such as Visa or Mastercard accounts.
- Please ensure that you correctly complete your BSB (branch) number and account number, and that any changes you make are initialled by you.
- The withdrawn funds are generally available the day after they are deposited. Please allow two days for credit union accounts.

If you elect to have your benefit deposited into a bank account that is different to the account that your Centrelink payments are being deposited, you will need to provide a copy of a bank statement for both accounts.

## What if you do not quote your tax file number?

This information relates to Step 1 on the form.

There is no requirement for you to provide your TFN and failing to do so is not an offence. However, generally tax will be deducted at the top marginal tax rate plus Medicare levy on the taxable component of your superannuation benefit if you are under age 60. In addition, if you have made concessional contributions to VicSuper in the current financial year, the top marginal tax rate plus Medicare levy will apply, compared to the concessional tax rate of 15% (applicable to most members). If you leave the Fund, the additional tax and any additional tax in relation to prior years cannot be refunded if you subsequently provide your TFN.

Under the *Superannuation Industry (Supervision) Act 1993*, your superannuation fund is authorised to collect your TFN, which will only be used for lawful purposes. These purposes may change in the future as a result of legislative change.

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