



Early access to superannuation benefits

Benefit application form & information

General information

Before you complete this benefit application form, please read the **CSS Product Disclosure Statement** and the **Early access to superannuation benefits** fact sheet.

This form is for contributing and preserved members of the CSS who are seeking early access to their benefits on the ground of severe financial hardship or specified grounds, as defined under the Superannuation Industry (Supervision) Regulations.

Early release on the grounds of severe financial hardship can only be approved if:

- a. you supply us with your Centrelink customer reference number (CRN) and Centrelink then confirms you are personally in receipt of a defined Commonwealth income support payment
and
- b. the release is necessary to meet proven reasonable and immediate family living expenses.

This form should also be used to advise payment arrangements for any early access to super granted under a determination made by the Department of Human Services (DHS), which approves early access on specified grounds.

Important note: If you are a contributing member we may contact your employer to verify employment history and salary. In addition, the amount available may be restricted. For more information, see **How much can be released** on page 3.

Please note: An incomplete application, or applications without supporting documents i.e. copies of outstanding bills etc, will delay the processing of your benefit.

Explanatory notes

Release of superannuation

Your superannuation is an investment for your retirement. For this reason, the government requires that a portion of your superannuation be 'deferred', or not accessible, until you reach your 'preservation age'.

Under limited circumstances you may be allowed to access your benefit prior to preservation age. The CSS follows the guidelines on early release issued by DHS.

Financial hardship release

The CSS can only release a portion of your benefit on financial hardship if:

- a) you have been on Commonwealth income support for an extended continuous period; and
 - b) you are able to demonstrate financial hardship.
- or
- c) you are over age 55 and you have been receiving Commonwealth income support benefits for any periods totalling 39 weeks.

DHS releases

If you do not qualify for early access to your superannuation benefits on severe financial hardship grounds, you may consider asking DHS to approve the release of benefits on specified grounds. Some examples of the types of expenses you may be able to claim include:

- > medical expenses
- > renovations to your home necessitated by severe disability
- > mortgage payments to prevent loss of your home.

All enquiries regarding applications for early release on these grounds should be directed to DHS on **1300 131 060**. An application form is also available from their website at www.humanservices.gov.au.

If you have already received a DHS approval for the release of your benefit, you only need to complete **Section A, C, D and E** of this application. Identification documents as listed in **Section F** are also required.

You do not need to complete **Section B**, which deals with the release of benefits on financial hardship.

You will need to supply a copy of your DHS approval letter with your application.

If you are claiming a DHS release, then go to the part entitled **Completing the application** of the notes.

Commonwealth income support

To qualify for early access to your super benefit, at the date of application you must have been on Commonwealth income support for a continuous period of 26 weeks.

If you are over age 55 you can get early access to your benefit on severe financial hardship grounds if you meet the criteria mentioned on this page. If you prefer not to give us details about your financial situation you may also gain early access if you meet the following criteria:

- > you have reached your preservation age and
- > you are not in either full-time or part-time employment and
- > you have been receiving Commonwealth income support payments for periods totalling 39 weeks or more at the date you lodge your application.

Some support payments include:

- > income support supplements
- > service pensions
- > social security benefits
- > social security pensions.

Income support payments do not include family allowance, Austudy payments or Youth allowance payments in relation to full-time study.

To make sure you have been receiving an income support payment for an appropriate period, please complete the authority in **Section B** to allow us to confirm your details with Centrelink.

If you are receiving a benefit from the Department of Veterans' Affairs, you must include a statement from them. This statement is only valid for 21 days from the date on the statement and must refer to you and not to other members of your family.

Financial hardship

In order to qualify for a release of your super, you must be able to demonstrate you are in financial hardship.

Financial hardship means you are unable to meet reasonable and immediate family living expenses.

An immediate expense is considered to be one that is due and payable at the time you complete this application. Generally speaking, future expenses will not be considered unless the expense is urgent and will undoubtedly become payable soon.

For specific guidelines on common types of expenses, please see the **Release guidelines** section on this page.

Assets

Under DHS guidelines, you may not be eligible to receive a benefit on financial hardship grounds if you have assets that could reasonably and realistically be sold to meet expenses.

For this reason we may not release money on hardship grounds if you have more than \$50,000 in assets.

To help us determine your assets, you will need to complete the **Income and expenditure statement** in **Section B**.

Your principal place of residence (generally, the family home) is excluded from this evaluation.

You should value any assets at resale, not replacement value. For example, if you are valuing a car, the value is the price you could sell the car for, not the cost of buying a new or similar car.

How much can be released

We can only release one payment at a maximum of \$10,000 gross in any 12 month period.

You can access any of your taxed components —this includes your member component, undeducted contributions, taxed productivity, fund earnings on your benefit and any taxed transfer values.

Documentary evidence

You need to supply enough current and valid documentary evidence to substantiate your claim for financial hardship. You need to supply certified copies of bills no older than 21 days. A letter stating your needs is not sufficient evidence.

Release guidelines

This section details some common types of expenses, and how they will generally be treated. These are guidelines only. If you have any questions on whether or not you can claim specific expenses, please call us on **1300 000 377**.

Any release will be subject to proportioning rules. These rules require your taxable and tax-free components to be spread in equal proportions across those parts of the benefit payment you receive as cash.

Personal loans from family or friends

Personal loans from family or friends will not be considered as evidence of immediate expenses associated with everyday living.

Credit cards and other loans

We may release enough money (up to the \$10,000 limit) to enable you to reduce the outstanding

balance on your credit cards, provided you haven't had a previous release for this purpose.

If you have had a previous release for credit cards or other financial institution loans, we can only release the minimum amount outstanding for the monthly payment due at the date you applied for the release.

You should include copies of your last three credit card or loan statements with your application. Please do not use highlighters or blackout pens as we need to assess the information on the statements.

Regular bills

Expenses for utilities, such as gas, water and electricity bills will generally be approved if the release is to cover amounts due at the date of your application. You will need to include copies of your outstanding bills.

The following expenses will generally be approved under similar circumstances, with sufficient documentary evidence:

- > rates or body corporate expenses
- > motor vehicle registration or insurance
- > medical, home and contents and similar insurance premiums.

Motor vehicle purchases and repairs

Funds for the purchase of a motor vehicle will only be approved in exceptional circumstances.

Such circumstances may apply if you live in a remote area and rely on a private vehicle for transport. Please supply a statutory declaration stating why the purchase of a vehicle is essential.

We may approve payments for repairs to a motor vehicle where they are needed to make the vehicle roadworthy. If you are claiming on these grounds, you will need to supply a quote.

Education expenses

If you supply appropriate documentation, we may release funds to meet continuing educational expenses for yourself or your immediate family where these are due and payable in the near future or at the date that you make your application. Private school fees can only be released once.

Medical expenses

We will generally release funds for necessary and outstanding medical bills where documentary evidence is given.

For urgent medical treatment to be undertaken in the near future, you should supply an estimate of the cost involved, stating the urgency of the treatment, from your medical practitioner.

If you have substantial medical costs, you should contact DHS on **1300 131 060** as they can

authorise the release of super amounts in excess of \$10,000.

Mortgage payments

We will generally only release funds to cover minimum outstanding amounts.

If you are in danger of foreclosure on your mortgage, you should contact DHS on **1300 131 060**.

Establishing a household

We may release funds to cover the cost of establishing a household.

We will examine such claims on a case-by-case basis, taking into account the circumstances of the individual. You must supply a statutory declaration stating the items needed and the reason you need them. This applies to essential household items only and limits apply depending on the item.

General shortfall in living expenses

We can't release money to cover a general shortfall between your income and your expenses. A release can only be approved to cover specific outstanding expenses.

Discretionary expenditure

We will not release money to cover the cost of discretionary items.

Examples of such items include TVs, music systems, computers and internet access.

Section A – Personal details

Please complete all boxes in this section.

The postal address you show is where all correspondence will be sent.

A contact phone number or email address is also needed in case we need to contact you regarding your application. This will help avoid delays in payment.

Section B – Application for early access to your super on the grounds of severe financial hardship

You do not need to complete this section if you have an approval letter from DHS for the release of your benefit. You should continue to **Section C**.

If you are completing this section, you may need to refer to the notes above regarding your assets and the type of expenses that are acceptable under the guidelines.

This section is a statutory declaration and you must sign this section and have it witnessed by a person qualified to do so. A list of qualified people is shown in **Section F** on page 15 of this form.

You must also sign the authority and give your Centrelink reference number to confirm you have been on Commonwealth income support for a continuous period of 26 weeks or a cumulative 39 weeks if you are over 55.

You need to nominate a NET (after tax) amount of your super to be released. Your total payment can't exceed \$10,000 gross. Tax will be deducted from your benefit before you receive the payment. You are required to state the purposes for which released monies will be spent and you must supply documents to support your application.

You need to supply an estimate of your family assets and complete the **Income and expenditure statement** in **Section B**.

Section C – Application for early access to your super on specified grounds

You only need to complete this section if you have a letter authorising the release of funds from DHS.

Please complete all boxes and enclose a copy of the DHS letter with your application.

Section D – Payment arrangements

You need to nominate the account where you want your benefit paid.

Please make sure the information here is correct, as any errors will delay the payment of your benefit.

Section E – Taxation matters

Your tax file number (TFN)

In accordance with the *Taxation Laws Amendment (Tax File Numbers) Act 1988*, we are required to deduct PAYG tax at the top marginal rate plus the Medicare levy from benefits if a person does not supply a TFN.

If you have not been issued a TFN you should lodge an **Australian Taxation Office application/enquiry** form with the ATO. Forms are available at ATO offices and on their website. You must supply proof of identity at the time you lodge the form.

Section F – Identification requirements

To protect against fraud, money laundering, terrorism financing and to safeguard your benefit, we need you to supply documentation to prove your identity before we can process your benefit request.

You need to supply certified copies of four identifying documents listed in **Section F** on the application form. The person certifying the documents must confirm the documents are true copies, and you are the valid holder of the identification.

We will store copies of identification electronically in a secure environment and securely destroy the paper copies. We will use all copies only for the purpose of confirming your identity.

Privacy

ARIA and its Administrator, ComSuper are collecting the information on this form for the following reasons:

- > to confirm your identity
- > to assess your eligibility for payment of the benefit
- > to pay your benefit
- > to contact you.

ARIA and ComSuper are committed to protecting any personal information we hold about you. Your information will not be used for any other purpose or disclosed to another party unless:

- > you authorise us to do so
- > the disclosure is authorised by law. This may include disclosing your personal information to other Government agencies that have specific legislative authority to collect this information as required by policy and legislation. We will not disclose your personal information to these agencies unless it is lawful to do so.

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3. The purposes for which the released monies will be used are as follows

Purpose of release monies

1.	<input type="text"/>	\$	<input type="text"/>
2.	<input type="text"/>	\$	<input type="text"/>
3.	<input type="text"/>	\$	<input type="text"/>
4.	<input type="text"/>	\$	<input type="text"/>
5.	<input type="text"/>	\$	<input type="text"/>
6.	<input type="text"/>	\$	<input type="text"/>
7.	<input type="text"/>	\$	<input type="text"/>
8.	<input type="text"/>	\$	<input type="text"/>
9.	<input type="text"/>	\$	<input type="text"/>
10.	<input type="text"/>	\$	<input type="text"/>

4. The value of my total assets (excluding the value of the equity in my principal place of residence) is

\$

Declaration has been made at:

Signature and date

SIGNATURE

Date signed

^D ^D / ^M ^M / ^Y ^Y ^Y ^Y

Details of the person before whom the declaration is being made (PLEASE PRINT)

Salutation

Mr Mrs Ms Miss Other

Surname

Given name(s)

Address

SUBURB

STATE

POST CODE

Qualifications

Note: Provision exists for penalties to be applied where false declarations are made in respect of claim for benefits.

Signature and date

SIGNATURE

Date signed

^D ^D / ^M ^M / ^Y ^Y ^Y ^Y

For details on who can witness this declaration please refer to information in Section F on page 14.

Section B continued next page

Statement of fortnightly household income and expenditure.

The figures you provide should reflect your household's current situation. If you have a partner their income and expenditure also needs to be included. These items are a guide; you may include other items.

Expenses

1. Housing	Rent	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Mortgage	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Second mortgage	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Land rates	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Water rates	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Home and contents insurance	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	House repairs	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	House replacements	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Strata plan levies	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Total (1)	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	2. Utilities	Electricity	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Gas		\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Heating (other than gas/electricity)		\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Telephones		\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total (2)		\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3. Transport	Petrol	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Repairs	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Registration	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Insurance	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Licence	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	NRMA or similar	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Fares (bus, train or ferry)	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	House replacements	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Total (3)	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Total (1)	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Section B continued next page

4. Other repayments	Car	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Bank cards	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Credit cards	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Store accounts	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Finance companies	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Loans	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Rentals	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Total (4):	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
5. Food	Groceries	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Meat	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Fruit and veg	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Milk and bread	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Lunches	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Pet food	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Total (5):	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
6. Medical	Health insurance	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Doctor/dentist	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Chemist/vitamins	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Optometrist	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Other (specify)	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Total (6)	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
7. Education	Education	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	School fees	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Uniforms/school bags	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Excursions/sports	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Stationery/books	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Childcare	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Total (7):	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Section B continued next page

8. Other	Maintenance	\$	<input type="text"/>
	Life insurance	\$	<input type="text"/>
	Savings	\$	<input type="text"/>
	Clothing/haircut	\$	<input type="text"/>
	Union fees	\$	<input type="text"/>
	Entertainment	\$	<input type="text"/>
	Sport	\$	<input type="text"/>
	Holidays	\$	<input type="text"/>
	Gifts	\$	<input type="text"/>
	Alcohol	\$	<input type="text"/>
	Cigarettes	\$	<input type="text"/>
	Laundry	\$	<input type="text"/>
	Gambling	\$	<input type="text"/>
	Vet fees	\$	<input type="text"/>
	Personal spending	\$	<input type="text"/>
	Total (8)	\$	<input type="text"/>
	Total expenditure (1-8):		\$
Your fortnightly income (less tax)	Centrelink benefits	\$	<input type="text"/>
	Compensation	\$	<input type="text"/>
	Board	\$	<input type="text"/>
	Annuity (e.g. pension or allowance)	\$	<input type="text"/>
	Maintenance	\$	<input type="text"/>
	Other	\$	<input type="text"/>
	Total income:	\$	<input type="text"/>
Your partner's fortnightly income (less tax)	Centrelink benefits	\$	<input type="text"/>
	Compensation	\$	<input type="text"/>
	Board	\$	<input type="text"/>
	Annuity (e.g. pension or allowance)	\$	<input type="text"/>
	Maintenance	\$	<input type="text"/>
	Other	\$	<input type="text"/>
	Total income:	\$	<input type="text"/>

SECTION E Taxation matters

Under the *Superannuation Industry (Supervision) Act 1993*, your super 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.

It is not an offence not to quote your TFN however higher tax rates will apply if you do not supply it.

If you have already given us your TFN, you are under no obligation to supply it again in this application.

Full name	<input type="text"/>
	<input type="text"/>
TFN	<input type="text"/>

I acknowledge that I have read **Section E** on page 4 of the **Explanatory notes** and agree to supply my TFN as set out above.

I declare the TFN in this segment is the same number advised to me by the Australian Taxation Office.

SECTION F Identification requirements

To protect against fraud, money laundering, terrorism financing and to safeguard your benefit, you need to provide documentation to prove your identity. Please be aware under some circumstances we may request further information from you.

You need to supply one certified copy from **column A**, AND three certified copies of documents from **column B**.

A	B
Passport (current or expired by less than two years)	Medicare card
Birth certificate or extract, issued by an Australian or foreign government (either in English or accompanied by an English translation prepared by an accredited translator)	A current statement from a financial institution with same address and name as on the application and not more than three-months old. This statement must be the account that you are requesting payment into
Birth card issued by a state registry of births, deaths and marriages	Copy of an electricity bill with same address and name as on the application
Australian citizenship certificate	Copy of a telephone bill with same address and name as on the application
Current drivers licence or permit issued by state or territory or foreign government	Copy of a gas bill with same address and name as on the application
Current identification card issued to a public sector employee	Copy of a rates bill with same address and name as on the application
An identification card issued to a student at a tertiary education institution	Valid credit card
Pension or other social security benefit card	A document from column A not yet provided
Proof of age card issued by a state or territory, containing your photograph	Copy of a tax return letter from the Australian Taxation Office with the same address and name as on the application
A national identity card, containing your photograph, issued by a foreign government (either in English or accompanied by an English translation prepared by an accredited translator)	A letter from Centrelink or Department of Veterans' Affairs with the same address and name as on the application
Citizenship certificate issued by a foreign country (either in English or accompanied by an English translation prepared by an accredited translator)	

Section F continued next page

For example, you could provide a copy of your birth certificate (from **column A**) and copies of your Medicare card, a phone bill and an electricity bill (from **column B**).

If you are providing copies of bills or statements, you should black out any personal financial information or details of transactions in order to protect your privacy. We will store copies of identification electronically in a secure environment and securely destroy the paper copies. We will use all copies only for the purpose of confirming your identity.

All copies of documents provided must be certified as true and correct copies of the original by one of the following:

- > a legal practitioner enrolled on the roll of a supreme court or the High Court of Australia
- > a judge or magistrate of a court
- > a chief executive officer of a Commonwealth court
- > a registrar or deputy registrar of a court
- > a Justice of the Peace (JP)
- > a notary public
- > a police officer
- > an agent or a permanent employee of the Australian Postal Corporation with two or more years of continuous service in an office supplying postal services to the public
- > an Australian consular officer or an Australian diplomatic officer
- > a finance company officer with two or more years of continuous service with one or more finance companies
- > a person employed by, or an authorised representative, of the holder of an Australian financial services licence with two or more continuous years of service
- > a member of the Institute of Chartered Accountants of Australia (ICA), Certified Practising Accountants (CPA Australia) or National Institute of Chartered Accountants (NIA) with two or more years of continuous membership.

The certifying authority also must confirm in writing that you are the valid holder of the identification you are presenting and any copies are true copies of the original.

For a full list of certifying authorities, visit the Comlaw website at www.comlaw.gov.au.

The certification must include the name, address, occupation, phone number and registration number (if applicable) of the certifying authority.

SECTION G Member checklist

I have:

- > read the **Explanatory notes**, received a benefit estimate, and any other information required to make an informed decision
- > read the **Early access to superannuation** benefits fact sheet
- > filled in all sections applicable to me
- > completed and signed the Centrelink authority in **Section B** (confirming receipt of Commonwealth income support if claiming on financial hardship)
- > signed the **statutory declaration** at **Section B** (if applicable)
- > had the statutory declaration at **Section B** witnessed by a qualified person (if applicable)
- > completed the **Income and expenditure statement** in **Section B** (if applicable)
- > checked my bank account details at **Section D**
- > attached a copy of my DHS release letter (if applicable)
- > attached a copy of the letter from the Department of Veterans' Affairs confirming receipt of Commonwealth income support (if claiming on financial hardship)
- > attached enough documentary evidence to support my application (if claiming on financial hardship)
- > attached certified copies of identification documents as detailed in **Section F**.

END FORM