

# Making a financial hardship claim

## CLAIMING YOUR SUPER ON THE GROUNDS OF FINANCIAL HARDSHIP

There are two ways you can make a financial hardship claim for early release of part or all (if eligible) of your super. You must be an Australian or New Zealand citizen or permanent resident, have held money with CareSuper for 12 months or more, and satisfy the criteria outlined in one of the following claim types:

### CLAIM TYPE A

- If you're under preservation age\* and have been receiving eligible<sup>^</sup> Commonwealth income support payments for a continuous period of at least 26 weeks, and
- You're able to demonstrate to the Trustee you're unable to meet reasonable and immediate living expenses.

The Trustee can, in any 12-month period, release a single lump sum payment to you of between \$1,000–\$10,000 before tax or your total benefit if it's less than \$1,000 before tax.

### CLAIM TYPE B

- If you're over preservation age\* and have been receiving eligible<sup>^</sup> Commonwealth income support payments for a cumulative period of 39 weeks since reaching your preservation age, and
- The Trustee is satisfied you're not gainfully employed on a full-time or part-time basis as of the date of your application for early release of the preserved or restricted non-preserved benefits.

Under this option there's no restriction on the amount that can be released.

\*See Preservation age table on page 2.

<sup>^</sup>Not all income support payments qualify.



### HOW WE'LL PROCESS YOUR PAYMENT

For money going out of your account, we generally use the unit price calculated for the day on which we process the transaction. If we don't have enough information from you to proceed with a transaction, we may use a later unit price. Where a transaction involves money going out of your account, the money will remain invested in the investment option(s) applicable to your account until we process the payment.

## ! INSTRUCTIONS

- Select which claim type (A or B) you're eligible for in section 1 of the form.
- Decide how you'll provide evidence of your income support payments from Centrelink. You can:
  - Attach an original or certified copy (dated within the last 21 days) of a Q230 or Q251 letter issued by Centrelink
  - OR**
  - Authorise CareSuper to confirm electronically with Centrelink your receipt of a Commonwealth income support payment (complete section 5)
  - OR**
  - If you're requesting a claim under claim type B, provide a statement confirming your pension amount and the length of time you've received income payments from the Department of Veterans' Affairs.
- For claim type A, you'll need to:
  - Complete all sections of the form including section 6 and provide sufficient evidence for debt in arrears/overdue debt and income that you disclose on this form (examples of overdue debt and arrears are listed overleaf)
  - Attach a copy of your bank statement that is dated within the last 3 months showing a full month's transaction details.
- For claim type B, you'll need to complete sections 1–5, 7–8.
- Securely upload your selfie ID **or** attach a certified copy of your proof of identification that is dated within the last six months. See page 3 for more information.
- Send the completed **Making a financial hardship claim** form, along with all evidence and proof of identification, to CareSuper.

## IMPORTANT NOTE

Supporting documents must be dated within three months of CareSuper receiving this form (excluding letters from Centrelink or the DVA as these letters are only valid for 21 days from the date on the letter). CareSuper routinely checks the validity of financial hardship claims through the relevant department.

If you're a temporary Australian resident, you're not eligible to apply for the early release of your super through financial hardship. Please contact us to discuss what options are available to you. If you've been unable to work due to illness or injury, please contact us to determine whether you have any insurance cover in place.

**!** Please note this list is a guide only and we'll review and assess other information provided. CareSuper may request additional information to assist in assessing your claim.

To prevent your payment being delayed, please call us on **1300 360 149** if you're unsure of the information you'll need to provide.

### CLAIM TYPE A: EVIDENCE OF INCOME, EXPENSES AND DEBT

If you're claiming financial hardship under claim type A, you'll need to demonstrate you're not able to meet reasonable and immediate living expenses.

To assist with completing your claim, please read the following information carefully. Please note that all evidence you provide must show your name or be addressed to you, and be dated within the last three months of CareSuper receiving the document.

Evidence of overdue debt in joint names will be divided by half.

### EVIDENCE OF INCOME AND EXPENSES

In addition to the items listed on the previous page, you'll also need to provide:

- Current evidence of any other income from rent, shares or other investments where applicable
- A recent copy of your bank statement dated within three months and showing a full month's transaction details
- List all weekly expenses in section 6.

Attaching a copy of a recent Centrelink Income Statement is not a requirement but may support the prompt assessment of your claim.

### EVIDENCE OF OVERDUE DEBT WE MAY ACCEPT

- Mortgage payments, rent, bonds, board, rates, body corporate fees. You may be asked to provide a copy of your lease agreement for overdue rent
- Household bills, e.g. electricity, gas, water, telephone, internet
- Education and child support, e.g. school fees, childcare fees, child support payments
- Credit card or personal loan repayments – generally claims will cover the minimum outstanding balance on credit cards and personal loans from financial institutions, not the full balance
- Transport costs, e.g. vehicle repayments, tolls, overdue servicing or registration
- Medical costs, e.g. overdue specialist appointments, rehabilitation, scans, tests, dental care
- Insurance fees, e.g. home, car, life, health
- Outstanding government debts, e.g. Centrelink or Australian Tax Office (ATO) debts, parking or traffic fines
- Outstanding legal fees.

### EXAMPLES OF EXPENSES AND DEBTS WE USUALLY DON'T ACCEPT

- Future debt or quotes
- Debts for people other than you (or you and your spouse)
- We won't accept statutory declarations as evidence of an overdue loan
- Purchases of luxury items (e.g. payment for a holiday)
- Home renovations (unless required to make your home habitable, and/or due to a disability or other mobility/physical requirement)
- Business related expenses/debt.

## DEFINITIONS

### PRESERVATION AGE

You can determine your preservation age by using the table below:

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
After 30 June 1964	60

### CERTIFICATION OF DOCUMENTS

Certified copies are copies of original documents that are signed and 'certified' as being true and correct copies of the originals by an authorised person. All pages need to be certified by writing or stamping 'certified true copy' and must include their signature, printed name, qualification (e.g. police officer), date and contact telephone number. Please note the certification needs to contain an original signature.

Faxed, scanned or photocopied images of the certified copy cannot be accepted. The identification (ID) must be current (i.e. valid and not expired). However, an Australian passport that has expired within the last 2 years can also be used for certification purposes) and the copy must have been certified in the last six months prior to CareSuper receiving it. Please note CareSuper does not accept documentation that has been certified by family members.

For a full list of people able to certify your ID, see the **Certifying your identification documents** fact sheet at [caresuper.com.au/certifyingid](https://caresuper.com.au/certifyingid).

## 1. SELECT CLAIM TYPE

Select (✓) the claim type that applies to you:

Claim type A OR  Claim type B

## 2. PROOF OF IDENTITY

For security reasons, you'll need provide proof of identification with this form if making a financial hardship claim.

### PROVIDE SELFIE ID

I have included with my claim a photo or scan of:

#### I've provided a photo of my:

Driver licence (both sides required) or passport\* or proof of age card^

#### AND

A clear photo of me holding my selected ID clearly showing my face and the ID details.

\* We can accept an Australian passport that's expired within the last 2 years. Foreign passports must be current and, if not written in English, you'll need to provide an English translation by an accredited translator (we'll accept an original document or certified copy of the translation).

^ Proof of age card must issued by a state or territory government and be in your name with your photo and signature.

Under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 superannuation funds are required to identify, monitor and mitigate the risk that the fund may be used for the laundering of money or the financing of terrorism.

To meet these requirements CareSuper reserves the right to request further information to verify your proof of identity before making any cash payment.



### SELFIE ID

Securely upload your selfie ID and this form to the 'Contact us' section of your Member Online account at [caresuper.com.au/login](https://caresuper.com.au/login).

For more information on how to provide your selfie ID, go to [caresuper.com.au/selfieID-video](https://caresuper.com.au/selfieID-video).



### INSTRUCTIONS

For claim type A, complete all sections of the form.

For claim type B, complete all sections except section 6.

Complete this form in blue or black pen using BLOCK LETTERS and tick ✓ where applicable.

## 3. YOUR PERSONAL DETAILS

Member account number \_\_\_\_\_ Date of birth (DD/MM/YYYY) \_\_\_\_\_ Title \_\_\_\_\_

Surname \_\_\_\_\_

Given names \_\_\_\_\_

Residential address (required) \_\_\_\_\_

Suburb \_\_\_\_\_ State/territory \_\_\_\_\_ Postcode \_\_\_\_\_

Postal address (if different from above) \_\_\_\_\_

Suburb \_\_\_\_\_ State/territory \_\_\_\_\_ Postcode \_\_\_\_\_

Mobile \_\_\_\_\_ Daytime telephone \_\_\_\_\_

Email \_\_\_\_\_

Name of last employer who contributed to CareSuper \_\_\_\_\_ Date you left your employer (DD/MM/YYYY) \_\_\_\_\_

#### 4. YOUR TAX FILE NUMBER (TFN)

You are not obliged to provide your TFN to CareSuper. However, if you do not provide it:

- You might pay more tax on your super payout. Sometimes you may be able to claim this tax back; however, time limits and other rules may apply
- We may not be able to accept contributions for you
- It may be more difficult for you to monitor your account or to locate it if you lose track of it.

CareSuper is authorised to collect your TFN under the Superannuation Industry (Supervision) Act 1993. We'll treat it as confidential and only use it for lawful purposes. This includes disclosing it to another superannuation fund when we're arranging a transfer of funds for you. However, you may request in writing that your TFN not be disclosed to any other trustee.

I consent to the above and consent to provide my TFN.

My tax file number is \_\_\_\_\_

#### 5. PROOF OF COMMONWEALTH INCOME SUPPORT

Let us know how you're providing your proof of Commonwealth income support (select  an option)

I've attached a valid (dated within the last 21 days) Q230 or Q251 letter from Centrelink and evidence of debt to the value of the amount I'm claiming..

OR

I've attached a certified copy of a statement from the Department of Veteran Affairs (DVA) confirming income payments received, my pension amount and how long I've been receiving it.

OR

I authorise CareSuper to use my Centrelink Customer Reference Number (CRN) to confirm electronically with Centrelink my receipt of a Commonwealth income support payment.

My Centrelink CRN is:

\_\_\_\_\_   
 Centrelink number (found on Centrelink Income Statement or client card).

AND

I \_\_\_\_\_ authorise:  
Your name

- CareSuper to use Centrelink Confirmation eServices to confirm my Customer details
- The Australian Government Services Australia to provide the Customer details to CareSuper.

I understand that:

- Services Australia will use information I've provided to CareSuper to confirm my eligibility for early release of superannuation on the grounds of financial hardship based on whether I've been receiving a qualifying Centrelink payment for a specified period
- Services Australia will disclose to CareSuper my personal information including my name, date of birth and payment status. This consent, once signed, remains valid while I'm a member of CareSuper unless I withdraw it by contacting CareSuper or Services Australia
- I can obtain proof of my circumstances/details from Services Australia and provide it to CareSuper so they can determine my eligibility for early release of superannuation on the grounds of financial hardship
- If I withdraw my consent or do not alternatively provide proof of my circumstances/details, I may not be eligible for the release of my superannuation benefits.

X

\_\_\_\_\_  
Member's signature

\_\_\_\_/\_\_\_\_/\_\_\_\_\_  
Date (DD/MM/YYYY)

\_\_\_\_\_  
Full name



#### YOU MUST PRINT AND THEN SIGN THIS FORM

The form won't be valid if you don't sign and date it.

#### ONCE YOU'RE DONE

Upload your completed form, selfie ID and any supporting documents to the 'Contact us' section of your MemberOnline account or at [caresuper.com.au/getintouch](https://caresuper.com.au/getintouch)

OR

Return your completed form, your certified ID and any supporting documents to:

**CareSuper**  
Locked Bag 20019  
Melbourne VIC 3001

For more information call **1300 360 149**.

## 6. FINANCIAL HARDSHIP SUPPORTING INFORMATION (FOR CLAIM TYPE A ONLY)

What amount are you seeking to have released to relieve your current severe financial situation?

\$ \_\_\_\_\_ (after tax)

Note: Unless you've reached preservation age and 39 weeks, the most you can withdraw is \$10,000. Applicable tax will be deducted from the amount approved (up to 22% provided we have your TFN). For most people, this means the maximum net (after-tax) amount you may receive is \$7,800. If you'd like to keep your account open, your withdrawal will be reduced to keep an account balance of \$1,000.

Number of financial dependants (e.g. your partner and any children): \_\_\_\_\_

\_\_\_\_\_

List the ages of your dependants

Please provide the reason for the release of your benefit:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

### CURRENT TOTAL WEEKLY INCOME (AFTER TAX)

Please provide evidence – see page 2 for more information. (Please send copies because we won't return originals.)

Income	Amount per week
Self:	
• Income	\$ _____
• Wages (if applicable)	\$ _____
Partner	\$ _____
Dependants	\$ _____
<b>Total</b>	\$ _____

Have you applied for an early release of your benefit under financial hardship from this or another fund in the last 12 months?

Yes

If yes, what was the amount released? \$ \_\_\_\_\_

No

## CURRENT TOTAL WEEKLY EXPENSES

Please list all your weekly expenses for you and your dependants, excluding any business expenses.

Expense item	Amount per week
Home loan repayments	\$
Rent/board	\$
Food	\$
Electricity	\$
Gas	\$
Rates & water	\$
Telephone	\$
Clothing	\$
Medical and dental	\$
House insurance	\$
Car: <ul style="list-style-type: none"> <li>• Fuel</li> <li>• Registration</li> <li>• Insurance</li> <li>• Loan/lease/rental</li> </ul>	\$
Personal loan repayments	\$
Credit card repayments	\$
Childcare/education	\$
<b>Other weekly expenses</b> (e.g. public transport)	\$
	\$
	\$
	\$
<b>Total weekly expenses</b>	\$

## PERSONAL DEBTS AND ARREARS

Please list all debts and arrears held in your name. Evidence is required for CareSuper to consider all overdue debt, and must show your name and be addressed to you.

Overdue item	Amount in arrears
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
<b>Total arrears</b>	\$

### IMPORTANT

Claiming some or all of your full retirement benefit under either claim type A or B may affect your ability to pay insurance fees from your account and may leave you uninsured.

The minimum account balance (to keep the super account open and maintain insurance cover) is \$1,000.

Please see page 2 for evidence of overdue debt we can accept.



Please attach evidence for the items listed above, including outstanding credit card debts and other bills.

**All documentation must show your name and be addressed to you and be dated within the last three months.**

## 7. PAYMENT METHOD

Payment of your claim will be made in proportion to the value of your total investment options with CareSuper at the time of payment and will be paid by electronic funds transfer or cheque (if requested).

Additional requirements apply if you're invested in the Direct Investment option (DIO). CareSuper will only pay a lump sum withdrawal into an Australian bank or financial institution account which includes your name. We won't make payments to third-party accounts (i.e. companies).

### ELECTRONIC FUNDS TRANSFER (EFT) DETAILS

- Pay my net benefit payment (i.e. less any applicable tax) to my nominated bank account as follows:

\_\_\_\_\_

Account name

\_\_\_\_\_

Bank name/financial institution

\_\_\_\_\_

BSB

\_\_\_\_\_

Account number

Select your cash payment amount (select  an option)

- Maximum amount available (up to \$10,000 before tax if applying under claim type A)
- \$ \_\_\_\_\_ after tax (must be less than maximum)

## 8. DECLARATION

If my claim is approved, I authorise CareSuper to process my benefit request in accordance with my instructions.

Where the full balance of my account is to be paid from CareSuper, I authorise the termination of my membership and any insurance cover, and I release the Trustee from any further liability to me, my dependants or my legal personal representative in respect of my membership in CareSuper.

I confirm I have read the information regarding tax file numbers and declare that the information I've supplied on this form is true and correct.

### RESIDENCY STATEMENT

The ability to access your super on the grounds of severe financial hardship may depend upon your residency or citizenship status. Please indicate your current status by ticking the appropriate box below:

I am an Australian or New Zealand citizen or an Australian permanent resident.

- Yes  No

### PRIVACY

I confirm I have read CareSuper's Privacy Policy at [caresuper.com.au/privacypolicy](https://caresuper.com.au/privacypolicy). I understand how CareSuper intends to handle my personal information.

- I authorise CareSuper to use or disclose any ID information provided to electronically match identity details against Government records or other identification sources. The identity match process may involve the use of the Australian Government's Document Verification Service and our third-party identity match provider.

I consent to allow CareSuper access to my Centrelink details to verify my Commonwealth support for the purposes of applying for release of super on the grounds of financial hardship.



\_\_\_\_\_

Member's signature

\_\_\_\_/\_\_\_\_/\_\_\_\_

Date (DD/MM/YYYY)

\_\_\_\_\_

Full name

A tax of up to 22% may be deducted from any released amount.

### IMPORTANT

Please make sure you print your bank details clearly and correctly.

If we're unable to verify your bank details, we won't be able to process your claim as an EFT payment.



### YOU MUST PRINT AND THEN SIGN THIS FORM

The form won't be valid if you don't sign and date it.

### ONCE YOU'RE DONE

Upload your completed form, selfie ID and any supporting documents to the 'Contact us' section of your MemberOnline account or at [caresuper.com.au/getintouch](https://caresuper.com.au/getintouch)

OR

Return your completed form, your certified ID and any supporting documents to:

**CareSuper**  
**Locked Bag 20019**  
**Melbourne VIC 3001**

For more information call **1300 360 149**.

## MY CHECKLIST

No one wants to fill out a form twice. To help you get it right the first time, use this checklist before sending us your completed form.



<input type="radio"/> I've considered the need for making a financial hardship claim.	Explore your financial advice choices at <a href="https://caresuper.com.au/advice">caresuper.com.au/advice</a> or call us on <b>1300 360 149</b> .
<input type="radio"/> I meet the eligibility requirements for making a financial hardship claim, and have selected which claim type (A or B) I'm eligible for in section 1.	See page 1 for more information.
<input type="radio"/> I've provided evidence of my income support payments from Centrelink.	See 'Evidence of income, expenses and debt' on page 2 for more information.
<b>For claim type A only</b> <input type="radio"/> I've completed all sections of this form including section 6 and have provided sufficient evidence for debt in arrears. <input type="radio"/> I've attached a copy of my bank statement that is dated within the last 3 months.	See 'Evidence of income, expenses and debt' on page 2 for more information.
<b>For claim type B only</b> <input type="radio"/> I've completed sections 1-5, 7-8.	
<b>For claim type A and B</b> <input type="radio"/> I've printed and signed this completed form.	
<input type="radio"/> I've provided my proof of ID by either uploading this form with my selfie ID to MemberOnline or posting this form to CareSuper with certified ID documents.	For more information on providing your selfie ID, watch our video at <a href="https://caresuper.com.au/selfieID-video">caresuper.com.au/selfieID-video</a> . To learn more about certifying ID, go to <a href="https://caresuper.com.au/certifyingid">caresuper.com.au/certifyingid</a> .