



Early access – severe financial hardship

Benefit application form and information

Things you need to note:

Before you complete this form please read the **Product Disclosure Statement** for your scheme(s) and the **Early access to your super benefits factsheet**.

Who should use this form

Use this application form if you are an eligible member of our schemes, and wish to apply for early release of your benefit on the grounds of severe financial hardship, as defined under the *Superannuation Industry (Supervision) Regulations 1994* because:

- you have been in receipt of Commonwealth income support payments for at least 26 continuous weeks; and
 - you wish to access your benefit on the grounds of severe financial hardship.
- or
- you have been in receipt of Commonwealth income support payments for at least 39 cumulative weeks since reaching your preservation age; and
 - you are no longer gainfully employed on a full-time or part-time basis.

Who is an eligible member?

An 'eligible member' is a contributing, preserved, or associate member of a CSC scheme, excluding:

- Pensioners
- CSS Associate members
- DFRDB members (unless you have a MilitarySuper Ancillary Account)
- MilitarySuper members who have reached their preservation age

Note: MilitarySuper contributing members, as well as members over the age of 55 who have yet to meet their preservation are only eligible to access their Ancillary Benefit.

What you need to provide with your application

For your application to be processed, CSC requires evidence of income support payments you are receiving, by you providing:

- your Centrelink Reference Number within **Section C**, or verbally, to provide CSC with consent to electronically confirm your Commonwealth income support,
- or
- a statement from the Department of Veterans' Affairs (DVA) outlining your receipt of income support under the *Veteran's Entitlements Act 1986 (Cth)*.

Additionally, CSC requires:

- a copy of a transaction history showing the last 30 days' worth of transactions, or a copy of your last issued bank statement and your current balance for the account into which you have nominated your benefit be paid into and the account your income support payments are paid into (if these are two different accounts). Please ensure the BSB, account number and account name are visible;
- your identity be verified (refer to Identification requirements on page 5).

Note: An incomplete application, or applications without supporting documents, will delay the processing of your benefit.

This form is for...

CSS, PSS, MilitarySuper, ADF Super and PSSap members.

If you have any questions regarding this form please refer to the contact details on the last page.

Any financial product advice provided in this document is general advice only and has been prepared without taking account of your personal objectives, financial situation or needs. Before acting on any such general advice, you should consider the appropriateness of the advice, having regard to your own objectives, financial situation and needs. You may wish to consult a licensed financial advisor. Before making any decision in relation to a scheme or financial product referred to in this document, you should obtain a copy of the Product Disclosure Statement for that scheme or product.

Commonwealth Superannuation Corporation (CSC) ABN: 48 882 817 243, AFSL: 238069, RSE: L0001397

Defence Force Retirement and Death Benefits Scheme
ABN: 39 798 362 763

Australian Defence Force Superannuation
ABN: 90 302 247 344
RSE: R1077063

Commonwealth Superannuation Scheme
ABN: 19 415 776 361
RSE: R1004649

Public Sector Superannuation accumulation plan
ABN: 65 127 917 725
RSE: R1004601

Military Superannuation and Benefits Scheme
ABN: 50 925 523 120
RSE: R1000306

Australian Defence Force Cover
ABN: 64 250 674 722

Public Sector Superannuation Scheme
ABN: 74 172 177 893
RSE: R1004595

1922 Scheme DFRB Scheme
PNG Scheme
DFSPB
CSC retirement income





Early access – severe financial hardship

Form start

A

Your Details

Please complete all fields in this section.

A contact phone number and email address is requested in case we need to contact you about your application.

Supplying these details may help avoid delays in processing.

Which scheme are you
applying for a release from?

Tick your super fund

Send your completed form to the below email or postal address

☐ PSSap

formsandapplications@pssap.com.au

or

**PSSap
Locked Bag 20117
Melbourne VIC 3001**

☐ ADF Super

formsandapplications@adfsuper.gov.au

or

**ADF Super
Locked Bag 20116
Melbourne VIC 3001**

☐ CSS

formsandapplications@csc.gov.au

or

**GPO Box 2252
Canberra ACT 2601**

☐ PSS

formsandapplications@csc.gov.au

or

**GPO Box 2252
Canberra ACT 2601**

☐ MilitarySuper

formsandapplications@csc.gov.au

or

**GPO Box 2252
Canberra ACT 2601**



➡ Section A continued on next page

| | |
|---|---|
| Reference number | <input type="text"/> |
| Title | <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="text"/> |
| Surname | <input type="text"/> |
| Given name(s) | <input type="text"/> |
| Date of birth | <div> <div>D D</div> <div>M M</div> <div>Y Y Y Y</div> </div> <input type="text"/> / <input type="text"/> / <input type="text"/> |
| Residential address | <input type="text"/> |
| | <input type="text"/> |
| | <div> <div>SUBURB</div> <div>STATE</div> <div>POSTCODE</div> </div> <input type="text"/> <input type="text"/> <input type="text"/> |
| Postal address (leave blank if same as residential address) | <input type="text"/> |
| | <input type="text"/> |
| | <div> <div>SUBURB</div> <div>STATE</div> <div>POSTCODE</div> </div> <input type="text"/> <input type="text"/> <input type="text"/> |
| Phone | <div> <div>BUSINESS HOURS</div> <div>AFTER HOURS</div> </div> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| | <div> <div>MOBILE NUMBER</div> </div> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| Email | <input type="text"/> |
| | @ <input type="text"/> |
| Tax File Number | <input type="text"/> <input type="text"/> <input type="text"/> |

Under the *Superannuation Industry (Supervision) Act 1993*, CSC is authorised to collect, use and disclose your tax file number. We may disclose your tax file number to another superannuation provider when your benefits are being transferred, unless you request to us in writing that your tax file number not be disclosed to any other superannuation provider. Declining to quote your tax file number is not an offence, however giving your tax file number to us will have the following advantages:

- we will be able to accept all permitted types of contributions to your account/s;
- other than the tax that may ordinarily apply, you will not pay more tax than you need to - this affects both contributions to your superannuation and benefit payments when you start drawing down your superannuation benefits; and
- it will make it much easier to find different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

B How much do you need released?

Please enter the amount you need to meet your reasonable and immediate family living expenses. If you are under your preservation age, we can only approve one release in any 12 month period, and the maximum amount that can be released is \$10,000 (before tax).

☐ I have been in receipt of Commonwealth Income Support Payments for a continuous period of 26 weeks, am unable to meet my immediate living expenses, and the amount I am requesting to be released is:

☐ The maximum lump sum (**Note:** cannot exceed \$10,000 gross); or

☐ A lesser amount of \$ net (after tax).

Note: must be at least \$1,000 unless the balance of your account is under \$1,000.

☐ I am over Preservation Age, have been in receipt of Commonwealth income support payments for at least 39 weeks since reaching my Preservation Age, and request

\$ net (after tax) to be released.

To find out your preservation age, refer to the Early Access factsheet.

Centrelink consent

Complete this section if you are in receipt of Commonwealth income support payments through Centrelink.



Note: You are not required to complete this section if you are supplying a DVA income statement with your application. Proceed to **Section D**.

Commonwealth income support

To qualify for early access to your super benefit, at the date of application you must have been in receipt of Commonwealth income support payments for a continuous period of 26 weeks, or for 39 weeks since reaching your preservation age.

[illegible]

Customer Reference
Number (CRN)

[illegible]

authorise:

- Commonwealth Superannuation Corporation (CSC) and/or Mercer Administration Services to use Centrelink Confirmation eServices to perform a Centrelink enquiry of my customer details;
- Services Australia (the agency) to provide the results of that enquiry to CSC and/or Mercer Administration Services.

I understand that:

- the agency will disclose information to CSC and/or Mercer Administration Services based on whether I have been in receipt of a qualifying Centrelink payment for a specified period to confirm my eligibility for early release of superannuation on financial hardship grounds;
- the agency will disclose to CSC and/or Mercer Administration Services my personal information, including my name, date of birth and payment status;
- this consent, once signed, remains valid while I am a customer of CSC, unless I withdraw it by contacting CSC, Mercer Administration Services or the agency;
- I can get proof of my circumstances/details from the agency and provide it to CSC and/or Mercer Administration Services so that my eligibility for early release of superannuation on the grounds of financial hardship can be determined;
- if I withdraw my consent or do not alternatively provide proof of my circumstances/details, I may not be eligible for the early release of superannuation on the grounds of financial hardship provided by CSC or Mercer Administration Services.

Bank details

Please provide your bank account details below. We can only pay your benefit into an Australian account held in your name. If it's a joint account, one of the names listed must be yours.

Name of institution

[illegible]

Name of account holder

[illegible]

Branch location

[illegible]

Branch (BSB) number

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Account Number

[illegible]

Note: If the BSB number or account number you have provided is incorrect, the payment may not be accepted by your financial institution.



Identification requirements

To confirm your identity, we need some information from you—this is to protect your benefit against fraud, money laundering and terrorism financing, under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.

Verifying your documents

You can authorise us to verify your identification electronically using the Document Verification Service (DVS). DVS is a national online system that allows approved government agencies and organisations to compare a member's identifying information with a government record. It is not a database and does not store any personal information. Requests to verify a document are encrypted and sent via a secure communications pathway to the document issuing authority for checking.

If you don't provide authorisation to have documents verified electronically or your documents are incompatible with DVS, you will need to provide certified copies of required documents. Please also refer to the section Certifying your documents.

An electronic copy of your identification documents will be stored in a secure environment and hard copies will be securely stored off-site. All copies will only be used for the purpose of confirming your identity. You need to send in identification with every application.

DVS is only compatible with some identification documents, these have been listed below.

Certifying your documents

If you're providing certified documents, the certifying authority must confirm in writing you are the valid holder of the identification you are presenting, and any copies are true copies of the original.



IMPORTANT: The certification must include the name, signature, qualification and registration number of the certifying authority (if applicable), and the date of the certification.

The following sample of certifying authorities can certify your documents in Australia:

- Dentist
- Employee of a Commonwealth authority engaged on a permanent basis with five or more years of continuous service who is not specified elsewhere in this document
- Financial Adviser or Financial Planner
- Justice of the Peace (JP)
- Legal Practitioner
- Medical Practitioner
- Member of the Australian Defence Force who is:
 - an Officeror
 - a Non-Commissioned Officer within the meaning of the *Defence Force Discipline Act 1982* with five or more years of continuous serviceor
 - a Warrant Officer within the meaning of that Act.
- Midwife
- Notary Public
- Nurse
- Occupational therapist
- Physiotherapist
- Psychologist.

For a full list of certifying authorities refer to **Schedule 2** of the *Statutory Declarations Regulations 2018* available at legislation.gov.au

Please note:
We require a copy of both sides of your identification document.

How can I meet the identification requirements?

You only need to provide **one** document from the **Primary photographic identification** category. If you can't provide any **Primary photographic identification** you will need to provide **one** secondary identification document from List A AND **one** secondary identification document from List B. We can only accept documents that are listed below for identification purposes.

If the name we hold on file for you is different to the name on your identification, or two pieces of identification are in different names, please provide a certified copy of your **Marriage** or **Change of Name certification**.



If you would like us to use DVS to verify your identification, please provide authorisation below.


☐




I confirm that I am authorised to provide the personal details presented and I consent to the information being checked with the document issuer or official record holder via 3rd party systems for the purposes of confirming my identity.



You must provide a copy* of one of the following:

Primary photographic identification

DVS compatibility is shown as  or 




-  A current Australian Driver's Licence.
-  A current Australian Passport (or one which has expired within the last two years).
-  A current Australian Proof of Age card (issued under a State or Territory law).

If your documents are incompatible with DVS, don't forget to provide certified copies.




Secondary identification requirements

Only provide these documents if you're unable to provide **one** of the **Primary photographic identification** documents.

List A

-  Your Australian Birth Certificate or extract issued by a State or Territory.
Please note: Birth Certificate extracts and Birth Certificates issued before 1970 may not be verified by DVS.
-  Your Citizenship Certificate issued by the Commonwealth.
-  Your current Pensioner Concession Card.

List B

-  Your notice issued by the Australian Taxation Office (ATO) within the last 12 months that shows your name, current residential address, and records an amount payable either to or from the ATO.
-  Your notice issued by a local council or utilities provider in the last three months showing the provision of services and current residential address. **For example:** rates notice, electricity or water bill.
-  Your notice issued by the Commonwealth or a State or Territory government within the last 12 months showing your name and current residential address, and the provision of a financial benefit. **For example:** a Centrelink letter.

Certifying your documents overseas

If you live overseas and need to have documents certified, it needs to be done by a person authorised as a notary public in a foreign country, or by a person who is on a list of persons before whom a statutory declaration may be made and who has a connection to Australia. **For example:** a doctor who is registered in Australia and working overseas, or an Australian Consular Officer. Refer to ag.gov.au and dfat.gov.au for more information. Documents provided in a foreign language must be accompanied by a certified translation completed by an accredited translator.

Persons residing overseas and foreign residents may need to contact us.

***Please, don't send original documents.**

Declare and sign this form

I have been in receipt of Commonwealth income support payments for

- or

- the amount requested above (after tax) is no more than the amount I need to meet my reasonable and immediate family living expenses
- I have read the relevant PDS for my scheme and I understand the options available to me in relation to my retirement
- I understand that supplying my TFN is optional and that if I have not provided my TFN, tax will be deducted at the highest marginal tax rate (plus Medicare levy)
- the TFN I have provided is the same number advised to me by the ATO
- I acknowledge it may be a criminal offense to knowingly provide false or misleading information or documents
- the information I have provided in relation to this application, including the information in the attachments to this application and any documentary evidence provided, is true and correct to the best of my knowledge.

FULL NAME

[illegible]

Sign

SIGNATURE

Date signed

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
| | | | | | | | |

- ## Checklist

Checklist

- ☐ I have read all the information in this form, the **PDS** and **Early access to your superannuation benefits** factsheet, and any other information I require to make an informed decision.
- ☐ I have completed all sections of this form.
- ☐ I have attached my last issued bank statement and my current balance, or my last 30 days transaction history, with the BSB, account number and account name visible, for my nominated benefit payment account and income support payment account.
- ☐ I have included my bank account details at **Section D**.
- ☐ I have included my DVA letter which is dated within 21 days of this application, or I have provided my Centrelink CRN in **Section C**.
- ☐ I have attached certified copies of documents to prove my identity, or I have attached uncertified copies and completed **Section E** and agreed to have my documents verified electronically.

We're committed to protecting your privacy. We collect your personal information for the purposes of providing superannuation services to you, improve our products and to keep you informed. We will only share your personal information where necessary for providing superannuation services to you. This may include disclosing your personal information to our scheme administrator, service providers or government or regulatory bodies. Your personal information may be accessed overseas by our service providers. Please see our privacy policy for full details. Your personal information will not be otherwise used or disclosed unless required or permitted under law. A full copy of our privacy policy as well as the privacy complaint process is available at csc.gov.au



How can I get more information?



Commonwealth Superannuation Scheme

EMAIL members@css.gov.au
PHONE 1300 000 277
FAX (02) 6275 7010
MAIL CSS
GPO Box 2252,
Canberra ACT 2601
WEB csc.gov.au



Public Sector Superannuation Scheme

EMAIL members@pss.gov.au
PHONE 1300 000 377
FAX (02) 6275 7010
MAIL PSS
GPO Box 2252,
Canberra ACT 2601
WEB csc.gov.au



Public Sector Superannuation accumulation plan

EMAIL members@pssap.com.au
PHONE 1300 725 171
FAX 1300 364 144
MAIL PSSap
Locked Bag 20117
Melbourne VIC 3001
WEB csc.gov.au



Australian Defence Force Superannuation

EMAIL members@adfsuper.gov.au
PHONE 1300 203 439
FAX 1300 204 314
MAIL ADF Super
Locked Bag 20116
Melbourne VIC 3001
WEB csc.gov.au



Military Superannuation & Benefits Scheme

EMAIL members@enq.
militarysuper.gov.au
PHONE 1300 006 727
FAX (02) 6275 7010
MAIL MilitarySuper
GPO Box 2252
Canberra Act 2601
WEB csc.gov.au

