

Apply for a Super Payment due to Financial Hardship



On completion, please sign and return this form to:
PO BOX 666, CARLTON SOUTH VIC 3053 or email to mail@firstsuper.com.au

Super is the money you save for your future when you stop working, so generally you'll need to wait until retirement before you can access it. If you're struggling financially and cannot meet your usual food, rent, or living expenses, you may be able to get up to a maximum of \$10,000 (unless your balance is less than that) of your super paid now to meet your immediate needs, though there are some rules around this.

Some important things to know upfront

Before you decide to use some of your super money: Keep in mind that if you take it out now, you may have less money to spend when you finish working.

Keeping your insurance: If you have insurance, you'll need to keep some money in your super account to pay for your insurance premiums. If you withdraw your full balance, you will lose any insurance cover.

Impacts on other payments: Withdrawing your super now could also impact the money you get from places like Centrelink (such as for your child support) or Work Cover, and/or you might also have to pay extra taxes.

Claiming a tax deduction: Did you add some of your own money to your super this year? You may be able to pay less income tax because of that, but you'll need to send us a claim form before you withdraw your super benefit. To find out more about claiming a tax deduction for personal super contributions, go to our website.

If you have any questions or need help, call us on **1300 360 988**.

Section 1 | Check if you're eligible

	Category 1	Category 2
You'll need to meet all the criteria of either Category 1 OR Category 2 to be eligible	<p>a. No matter how old you are, you have been getting money from Centrelink or the Department of Veteran Affairs, for at least 26 consecutive weeks</p> <p>AND</p> <p>b. you're not able to meet reasonable and immediate family living expenses, such as food or rent</p> <p>AND</p> <p>c. you haven't received any other financial hardship payments from this or any other super fund in the past 12 months.</p>	<p>a. You're over 60 years old and have been receiving money from Centrelink or the Department of Veteran Affairs, for a total of at least 39 weeks</p> <p>AND</p> <p>b. you're in paid employment for less than 10 hours a week, or you're not employed at all.</p>
Tick to indicate which option applies to you	<input type="checkbox"/> Category 1	<input type="checkbox"/> Category 2
<p>If you meet all the criteria of either Category 1 or 2: You're eligible to access your super money to receive a financial hardship payment.</p> <p>If you don't meet the criteria of either category: You may still be able to apply on compassionate grounds via the ATO. Go to www.firstsuper.com.au/superannuation/how-super-works/accessing-your-super-early/ or call us on 1300 360 988 for help.</p>		

Section 2 | How much would you like to withdraw?

	Category 1	Category 2
The amount you can withdraw depends on which category applies to you	You can only be paid up to \$10,000 (before tax) of your super. The smallest amount you can be paid is \$1,000, but if your money in your super account is less than \$1,000, you can take it all out.	This category has no limit on how much money you can take out of your super due to financial hardship.
Tick one option in the Category that applies to you to indicate how much you'd like to withdraw	<input type="checkbox"/> \$ <input type="text"/> <i>Maximum \$10,000</i> OR <input type="checkbox"/> My full balance if less than \$10,000, but leave \$1000 to keep my account open. OR <input type="checkbox"/> My full balance and close my account. Note that you will be taxed up to a rate of 22%. For example, if you withdraw the maximum of \$10,000 your after-tax amount may be \$7,800.	<input type="checkbox"/> \$ <input type="text"/> OR <input type="checkbox"/> My full balance but leave \$1000 to keep my account open. OR <input type="checkbox"/> My full balance and close my account.

Section 3 | Provide your personal details

Please use a pen to complete these sections of the form and **don't forget to sign and date** the member declaration at the end. If you need any help completing this, you can call us on **1300 360 988**.

Title (Mr, Mrs, Ms etc) **Member number** **Date of birth** (DD/MM/YYYY)

Surname

Given name(s) **Other given name(s)**

Residential address

Suburb **State** **Postcode**

Postal address (Tick box if same as above)

Suburb **State** **Postcode**

Telephone (home) **Telephone (work)** **Mobile**

Email address **Tax File number**

Under the *Superannuation Industry (Supervision) Act 1993*, you don't have to provide your tax file number, but there may be tax consequences and you may end up paying more tax than you need to. Learn more by reading the PDS, or go to our website for more details.

Your Centrelink Customer Reference Number (CRN)



If you choose not to give us your CRN you'll need to provide us with an original Centrelink income support payment confirmation letter. The date of the confirmation letter must not be more than 21 days before the date of this financial hardship application. By providing your CRN and signing the Member Declaration you're authorising us to electronically verify with Centrelink that you received income support payments from them, for the required period. Your CRN will only be used to confirm your eligibility status and we won't disclose it to anyone other than Centrelink.

Section 4 | Provide proof of your identification

We'll need your identification details to help us make sure we're releasing your benefit to you.



If you cannot provide this documentation, call **1300 360 988**. We may be able to use other documents like Aboriginal and Torres Strait Islander organisation membership cards or referee statements if standard IDs aren't available due to structural barriers or difficult circumstances.

Tick the option to indicate which option you'd prefer:

Option 1: I choose electronic verification and have submitted ID details from TWO documents below

- I authorise Super Benefits Administration Pty Ltd to disclose my name, address, and date of birth to the credit reporting agency to only verify my identity using my Medicare, driver licence, or Australian Passport details. They will confirm with Super Benefits Administration Pty Ltd if my information matches their credit file but won't share other details from it. My information will be matched with relevant official records, and the result will be provided through third-party systems.

Fill out any TWO of the following:

1. Medicare Card

Full name as it appears on Medicare card

Medicare card number

Individual reference number

Valid to date (MM/YYYY)

Medicare card colour (green/yellow/blue)

2. Driver Licence

Full name as it appears on licence

Driver licence number

State of issue

Date of expiry (DD/MM/YYYY)

Driver licence card number

3. Current Australian Passport

Full name as it appears on passport

Passport number

Country of issue

Date of expiry (DD/MM/YYYY)

Option 2: I choose to attach certified paper copies of my documentation

- I have attached certified photocopies of my driver licence, passport or government-issued proof of age card.
- Optional but recommended: I also consent to using electronic verification if my paper documentation has been incorrectly certified or can't be read, and I've provided my identification details for TWO of the documents listed above.



Each page of your photocopied documents must have been certified within the last 6 months. For instructions on how to get your document correctly certified and who can do this, please go to www.firstsuper.com.au/doc/proof-of-identity/.

Section 5 | Provide your bank details

The account listed must be held in your name or jointly held in your name (e.g John Smith or John & Jane Smith)

Account holders name

Name of bank/financial institution

BSB number

Account number



Note: If your claim is approved, your benefits will be paid via Electronic Funds Transfer. Please double check your BSB and account number are correct to ensure the money goes into your account. Incorrectly provided banking details may cause significant delays in the payment of your claim.

Section 6 | Member declaration

- > By completing this Form I confirm that I am unable to meet my immediate living expenses, which means that the income I am receive each fortnight is less than the amount of the expenses I need to house, feed, educate and clothe myself and my dependants and I do not have assets (apart from my home) which could (reasonably and practically) be used or sold to cover this gap.
- > I confirm that I have been in receipt of eligible Centrelink payments for the required timeframe and consent to this being confirmed by First Super.
- > I confirm that I have read and understood the information "Some important things to know upfront" at the start of this Application.
- > I authorise First Super to deduct the appropriate amount of tax from my Eligible Termination Payment.
- > If my full benefit from the Fund is paid, First Super shall be released from all claims, liabilities and obligations whatsoever in respect of my interest in the Fund.
- > I acknowledge that upon the payment of my full benefit my insured benefit for death and disablement (if any) may cease.
- > I certify that all information given on this form is true and correct.
- > I confirm that I am authorised to provide the personal details presented and I consent to my information being checked with the document issuer or official record holder via third party systems for the purpose of confirming my identity.
- > I confirm that I have not received a financial hardship payment from any super fund in the last 12 months.
- > I understand that First Super and its administrator Super Benefits Administration is collecting my personal information for the purposes of being able to process my Financial Hardship Application and that my personal information will be handled in accordance with First Super's Privacy Policy which is available on the First Super website at www.firstsuper.com.au/privacy-policy/.

Signature

Date (DD/MM/YYYY)

Want to know more? We're here to help

Call our Member Services Team weekdays
8am – 6pm (Melbourne time) for general advice
or speak to your local Member Services Coordinator.



1300 360 988



mail@firstsuper.com.au



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