

Living Super Severe Financial Hardship form

About this guide

Complete this form if you would like to apply to access your super benefit due to severe financial hardship.

Please return to

Living Super
Reply Paid 93910
MELBOURNE VIC 3001

How to apply

In order to be eligible to apply for a Severe Financial Hardship benefit, you must have been a member of Living Super for a minimum of 12 months and meet one of the following criteria:

Criteria	
Criteria 1	- You have provided evidence that you are unable to meet reasonable and immediate family expenses; and - You have provided evidence that you have been in receipt of eligible Commonwealth income support payments for a minimum continuous period of 26 weeks (i.e. Centrelink, Department of Veterans' Affairs).
Criteria 2	- You are over preservation age and 39 weeks; - You are not gainfully employed for at least 10 hours per week on the date of the application; and - You have provided evidence that you have been in receipt of eligible Commonwealth income support payments for a minimum continuous period of at least 39 weeks after reaching preservation age.

What you need to know

Below is some important information about the evidence you need to provide to support your claim.

- You must provide your Centrelink CRN OR attach a Centrelink letter document number Q230 or Q251 or a letter from the relevant government agency paying your income support benefits such as a letter from the Department of Veterans Affairs (which is not more than 21 days old) confirming your eligibility.
- You must include at least a month's worth of the most recent transactions from your (and your spouse's) bank account. This transaction listing can be no more than 2 months old. Where you (or your spouse) have multiple bank accounts, we need to have the most recent months' worth of transactions for ALL your bank accounts.
- Any outstanding debts that you want considered for the claim must not be more than 2 months old. Only amounts that are instantly payable will be considered by the Trustee (for example, if you have a total credit card debt of \$5,000 outstanding, but only \$500 is owing immediately, the Trustee will only consider the \$500 towards your claim).
- If you have a family loan, or a loan from a friend, you will need to have "Part I - Statutory declaration for Family loans" completed by the lender, advising the terms and conditions of the loan. Only loans that are urgently required to be repaid will be considered towards your claim.
- If you are applying for release under Criteria 1, the Trustee may only release a single payment in any 12-month period. The minimum amount is \$1,000 (inclusive of tax), or your entire account balance (if less than \$1,000). The maximum amount is \$10,000 (inclusive of tax).
- If you do not satisfy the above requirements the Trustee will not be able to proceed with your claim for payment and your application will be declined.
- If you have not provided all of the requested information in this Form, or have not documented the information in a clear and concise way, the Trustee will return your Form to you for you to re-submit a) with the missing information, or b) in a more clear and concise manner.



Part A: Your details

1. Your Personal Details

Name of Super Fund

Living Super, a sub-plan of OneSuper

Account number

Centrelink CRN¹ (where applicable)

Residential address (you must provide a street address – PO Box's are not accepted)

State

Postcode

Mobile number

Daytime contact number

Email address

Name

Last name

Date of Birth (DD/MM/YYYY)

/ /

¹ We use your Centrelink CRN to confirm your eligibility requirements for withdrawing your superannuation funds on the basis of Severe Financial Hardship.

2. What is the amount you wish to apply to withdraw from your superannuation on the grounds of severe financial hardship (gross of tax)?

☐ Maximum amount of \$10,000 (gross of tax)

☐ \$.00 (inclusive of tax)

☐ Full balance (if balance is under \$10,000)

Complete Questions 3 to 10 if you are applying for release under Severe Financial Hardship for receiving Commonwealth income support payments for a continuous period of 26 weeks (Criteria 1).

3. Do you have any children/financial dependants?

☐ Yes (if yes, please list their age/s)

☐ No

4. Have you or your spouse ever received or are entitled to receive a redundancy package or workers compensation lump sum payment?

☐ Yes (if yes, please state the amount \$

and when / /

☐ No

5. Is your spouse: (please tick one if applicable)

☐ An employee

☐ Self employed

☐ Unemployed

☐ Not Applicable/ No Spouse

6. Please specify your current after tax fortnightly income

	Commonwealth Income Support Payments (e.g. Centrelink) (\$)	Other benefits (e.g. family allowance, child support payments) (\$)	Other income (\$)
Yourself			
Your spouse/partner			
Your dependants			
Total			



Part B: Your personal assets

7. Do you have any other financial assets with any funds or institutions? (This includes superannuation, banking, investments)

☐ Yes ☐ No

If yes, please state the amount that you are able to access

\$

Bank Account

\$

Shares (include current value)

\$

Other Superannuation

\$

Other Assets / Investments

\$

Real Estate Property (other than your primary residence)

\$

8. Have you cashed/sold any of the assets mentioned in Question 7?

☐ Yes (if yes, please state the amount that you have received)

\$

☐ No

9. Please attach a copy of at least a month's worth of the most recent transactions from your (and your spouse's) bank account(s). This transaction listing can be no more than 2 months old. Where you (or your spouse) have multiple bank accounts, we need to have the most recent month's worth of transactions for ALL your bank accounts.

10. Please list your current expenses per fortnight (this includes yourself, your spouse/partner and any dependants).

	Estimated amount per fortnight (\$)	Overdue amounts that are due and payable immediately (\$)
Rent/Board*		
Home Loan Repayments		
Personal Loan Repayments		
Credit Card Repayments (only include the minimum monthly payment and any arrears)		
Food and Household items		
Utilities		
Car Running Costs/Travel expenses		
Municipal and Water Rates		
Insurance (home and contents, health, life, etc.)		
Education		
Medical/Dental		
Any other expenses (Please specify below)		
Total		

***Important:** If your Rent/Board payments are not reflected within your bank transaction statement(s), please advise how you are paying rent:

Part C: Payment method

If approved, please pay my severe financial hardship claim directly into my bank, credit union, or building society account.

Name of bank, credit union, or building society

Name of the account

Branch (BSB) number

Account number



Part D: Claim checklist

To ensure that your claim is assessed quickly, please ensure that you have attached the following. For all applications, please attach the following (please tick where included):

- ☐ Your centrelink CRN or a current Centrelink letter, document number Q230 or Q251 that is not more than 21 days old (where receiving eligible income support payments from Centrelink) or a letter from the relevant government agency paying your income support benefits (such as a letter from the Department of Veterans Affairs) that is not more than 21 days old.
- ☐ Completed Statutory Declaration(s)
- ☐ Any other documentation that you would like the Trustees to take into consideration when assessing your claim.
- ☐ A copy of your certified identification (see part G for details)
- ☐ Signed Declaration and Authorisation

If you are applying for release under Severe Financial Hardship for receiving Commonwealth income support payments for a continuous period of 26 weeks (Criteria 1), please also attach the following (please tick where included):

- ☐ Copies of all outstanding bills, invoices and letters of demand that you would like the Trustees to take into consideration in assessing your claim. These must not be dated more than 2 months old.
- ☐ A copy of your current bank statement/s for ALL bank accounts held (including your spouse's) that are not more than 2 months old.

Part E: Tax file numbers

My Tax File Number is:

- -

Under the Superannuation Industry (Supervision) Act 1993, you are not obliged to disclose your Tax File Number, but there may be tax consequences.

Part F: Declaration and authorisation

Please read the following:

- The information provided is true and correct.
- I acknowledge that I have read the [Living Super Product Disclosure Statement](#) (PDS) and the [Living Super Privacy Policy](#) (Privacy Policy) and agree to be bound by the terms of the PDS and Privacy Policy.
- I am aware that I may ask the Trustee for information that I reasonably require for the purpose of understanding my benefit entitlements in Living Super including fees or charges that may apply to any withdrawal request and the effect of any withdrawal request on any entitlements (such as insurance cover) and I have either sought this information, or do not require such information.
- I authorise Living Super to pay my benefit as instructed on this form and understand and acknowledge the implications and the effects of this transaction.
- I discharge the Trustee from all further liability in respect of the benefits paid.
- If I have insurance cover, I understand that such cover will cease for any event on or after the date the full account balance is paid.
- I understand that the withdrawal proceeds will be calculated in accordance with the governing rules applicable to Living Super after all relevant information is received by Living Super.
- I authorise Living Super to use Centrelink Confirmation eServices to perform a Centrelink enquiry of my customer details and for Services Australia to provide the results of that enquiry to Living Super.
- I understand that Services Australia may disclose information to Living Super 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 super on the grounds of financial hardship, my personal information including name, date of birth and payment status.
- I consent for the authority granted to Living Super to access my information through the Centrelink Confirmation eServices to remain valid while I remain a customer unless I withdraw it by contacting Living Super or Services Australia.
- I understand that if I withdraw my consent, I may not be eligible for a financial hardship benefit provided by Living Super.
- I understand that I can get proof of my circumstances and details from Services Australia and provide it to Living Super so my eligibility for early release of superannuation on the grounds of financial hardship can be determined.

- ☐ (Please tick if applicable) If applying under Criteria 2, I confirm that I am not gainfully employed for at least 10 hours per week on the date I've signed this application.

Signature

Date (DD/MM/YYYY)

,,



Part G: Verifying your identity

If you are withdrawing from your Living Super Account you will need to attach your certified identification documentation.

To verify your identity follow the four simple steps below:

- Step 1** Choose either one identification document from list A or two documents from list B below
- Step 2** Select an authorised person to certify your documents
- Step 3** Take copies and originals to the certifier and ask them to complete the certification
- Step 4** Send the certified documents to Living Super REPLY PAID 93910 MELBOURNE VIC 3001

Step 1: Choose identification documents

You need to choose either one document from List A or two documents from List B. Please note the certified copies will not be returned.

NOTE: The documents must verify your Full Name AND either your Residential Address OR Date of Birth.

List A

- Australian Driver's Licence (must be current, show current residential address and photograph)
- Australian Passport (either a current passport or a passport that expired within the last 2 years)
- Proof of Age Card/NSW Photo Card (must be current and show date of birth and photograph)
- International Passport or Driver's Licence – front and back of document (current, containing a photograph and a signature and accompanied by a translation from a Professional Translator accredited by the National Accreditation Authority for Translators and Interpreters if not in English)
- Current foreign National Identity Card issued for the purposes of identification - front and back of document (current, containing a photograph and a signature and accompanied by a translation from a Professional Translator accredited by the National Accreditation Authority for Translators and Interpreters if not in English)

List B

One of the documents

- Birth Certificate (issued by a State or Territory in Australia)

OR

- Citizenship Certificate (issued by the Commonwealth of Australia)

OR

- Pension Card or Health Card (must be current and issued by Centrelink entitling financial benefits)

AND

- Social Security notice issued by the Commonwealth, State or Territory in the past 12 months containing your name and residential address which records financial benefits provided to you

OR

- Notice Issued by the Australian Tax Office within the past twelve months that contains your name and residential address and records debts payable by you

OR

- Rates or Utilities notice issued in the last 3 months containing your name and residential address and recording the provision of services to you/your address

Step 2: Select a certifier

Take the originals and copies of your identification documents to a document certifier from the list below. Ask them to follow the instructions in Step 3.

1. A Pharmacist
2. A Justice of the Peace
3. A Notary Public Officer
4. A Medical Practitioner or Nurse
5. A Police Officer
6. An Accountant (CA/CPA)
7. A Legal Practitioner
8. A Full-time teacher (school or tertiary)
9. Bank/Credit Union/Building Society Officer with at least two years continuous service
10. A permanent employee of a Commonwealth, State/Territory or local government with at least two years continuous service.

Step 3: Certifier instructions

Once you (the certifier) have sighted the original proof of identity document and the copy and confirmed that both documents are identical on each page of the copy complete the following:

1. Certify as true copies by writing or stamping "I hereby certify that these pages are a true copy of the original document shown to me on [date]"
2. Sign each document and print your Name, Address, Phone Number and Certifier Classification. For example; John Smith, 1 ABC Street, Sydney, NSW, 2000 ph: 1234 5678, Accountant



Part H: Statutory declaration

Important: A statutory declaration must be made and signed before an authorised witness. Refer to the end of this document for a list of authorised people who can witness a statutory declaration.

(1)

Full name (of person making the declaration)

I,

Address

Suburb

Town/city

Postcode

Occupation

do solemnly and sincerely declare that the information provided by me in the Application annexed to the Statutory Declaration is true and correct.

I also declare that either one of the following is applicable:

- I am unable to meet my reasonable and immediate family living expenses, I do not have any assets (apart from my home which could (reasonably and realistically speaking) be used or sold to cover this gap and the amount I am requesting to be released is necessary to meet this reasonable and immediate family expense; or
- I am over my preservation age and 39 weeks and I am not gainfully employed for at least ten hours per week.

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.

(2)

Signature (of persons making the declaration)

Declared at

in the state of

on this day of 20 before me,

(3)

Signature (of person before whom the declaration is made)

(4)

Full name (of person before whom the declaration is made)

Address

Suburb

Town/city

Postcode

Qualification



Part I: Statutory declaration for family loans

This section is completed by a family member or friend (or other lender) who has provided a personal loan to you. A statutory declaration must be made and signed before an authorised witness. Refer to the end of this document for a list of authorised people who can witness a statutory declaration.

(1)

Full name (of person making the declaration)

Address

Suburb

Town/city

Postcode

Occupation

(2)

Please provide details of the nature of the loan made to the member (e.g. loan purpose, terms and conditions, repayments, loan amount outstanding and any loan amount immediately payable).

I do solemnly and sincerely declare that the information provided by me in the Application annexed to the Statutory Declaration is true and correct.

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.

(3)

Signature (of persons making the declaration)

Declared at

in the state of

on this day of 20 before me,

(4)

Signature (of person before whom the declaration is made)

(5)

Full name (of person before whom the declaration is made)

Address

Suburb

Town/city

Postcode

Qualification

Note 1: A person who intentionally makes a false statement in a statutory declaration is guilty of an offence, the punishment for which is imprisonment for a term of 4 years - see Section 11 of the Statutory Declaration Act 1959.

Note 2: Chapter 2 of the Criminal Code applies to all offenses against the Statutory Declarations Act 1959 - see section 5A of the Statutory Declarations Act 1959.



A statutory declaration under the Statutory Declarations Act 1959 as amended may be made only before:

- Architect
- Chiropractor
- Dentist
- Financial adviser or financial planner
- A person enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a Legal practitioner
- Medical practitioner
- Midwife
- Migration agent registered under Division 3 of Part 3 of the Migration Act 1958
- Nurse
- Occupational therapist
- Optometrist
- Patent attorney
- Pharmacist
- Physiotherapist
- Psychologist
- Trademarks attorney
- Veterinary surgeon
- Accountant who is a fellow of the National Tax Accountants' Association, a member of Chartered Accountants Australia and New Zealand, the Association of Taxation and Management Accountants, CPA Australia, or the Institute of Public Accountants
- Permanent employee with 5 or more years of continuous service or agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
- APS employee engaged on an ongoing basis with 5 or more years of continuous service who is not specified in another item of this Part
- Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the Consular Fees Act 1955)
- Bailiff
- Bank, building society, credit union or finance company officer with 5 or more continuous years of service
- Chief executive officer of a Commonwealth court
- Clerk of a court
- Commissioner for Affidavits
- Commissioner for Declarations
- Employee of a Commonwealth authority engaged on a permanent basis with 5 or more years of continuous service who is not specified in another item in this Part
- Employee of the Australian Trade and Investment Commission who is in a country or place outside Australia, authorised under paragraph 3(d) of the Consular Fees Act 1955 and exercising the employee's function at that place
- Employee of the Commonwealth who is at a place outside Australia, authorised under paragraph 3(c) of the Consular Fees Act 1955 and exercising the employee's function at that place
- Engineer who is a member of Engineers Australia (other than at the grade of student), a Registered Professional Engineer of Professionals Australia, registered as an engineer under a law of the Commonwealth, a State or Territory, or registered on the National Engineering Register by Engineers Australia
- Holder of a statutory office not specified in another item of this Part
- Judge
- Justice of the Peace
- Magistrate
- Marriage celebrant registered under Subdivision C of Division 1 of Part IV of the Marriage Act 1961
- Master of a court
- Member of the Australian Defence Force who is an officer, a non-commissioned officer within the meaning of the Defence Force Discipline Act 1982 with 5 or more years of continuous service, or a warrant officer within the meaning of that Act
- Member of the Australasian Institute of Mining and Metallurgy
- Member of the Governance Institute of Australia Ltd
- Member of the Parliament of the Commonwealth, a State, a Territory legislature, or a local government authority
- Minister of religion registered under Subdivision A of Division 1 of Part IV of the Marriage Act 1961
- Notary public including a notary public (however described) exercising functions at a place outside the Commonwealth and the external Territories of the Commonwealth
- Permanent employee of a State or Territory, a State or Territory authority, or a local government authority with 5 or more years of continuous service, other than such an employee who is specified in another item of this Part
- Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made
- Police officer
- Registrar or Deputy Registrar of a court
- Senior executive employee of a Commonwealth authority or of a State or Territory
- SES employee of the Commonwealth
- Sheriff or Sheriff's officer
- Teacher employed on a permanent full time or part time basis at a school or tertiary education institution

For the curious: This information was prepared and sent on behalf of Diversa Trustees Limited ABN 49 006 421 638, AFSL 235153, RSE L0000635, the Trustee of Living Super, a sub-plan of OneSuper ABN 43 905 581 638 (Fund) and the issuer of interests in the Fund. Living Super is a product issued out of the Fund. Insurance cover offered by the Fund is provided by MetLife Insurance Limited ABN 75 004 274 882 AFSL 238096. The information contained above is general advice only and has been prepared without taking account of your objectives, financial situation or needs. Consider your personal circumstances, the appropriateness of the product and read the Product Disclosure Statement and Target Market Determination available at ing.com.au before making any decision to acquire or continue to hold the product. You may also decide to seek independent financial advice before making a decision about the product. ING is a business name of ING Bank (Australia) Limited ABN 24 000 893 292, AFSL 229823

