Compassionate grounds benefit payment application

Important information

- The early release of super on compassionate grounds is available to Australian and New Zealand citizens and permanent residents only.
- Before completing this form, you'll need to obtain approval for early release of your super on compassionate grounds from the Australian Taxation Office (ATO).
- For enquiries about the early release of your super or for more information and relevant forms, call the ATO on **13 10 20** or visit **ato.gov.au**.
- Withdrawing your super will affect your future retirement income. Make sure you understand your options and the financial impacts of accessing your super before applying. Call us on **1300 361 784** if you want to discuss.

Consider your insurance

Reducing your super account balance may impact any insurance cover you have with us. For more information about insurance head to **cbussuper.com.au/insurance** or call us on **1300 361 784**.

Tax on withdrawals

Your withdrawal will be paid as a lump sum and if you're under age 60, may be subject to tax. The applicable tax rate will depend on your age, your preservation age and the components of the super lump sum. For more information head to **ato.gov.au**.

If you intend to claim a tax deduction for personal contributions please call us before completing this form or withdrawing funds.

Check you're eligible

In limited circumstances, you may be able to access a portion of your super on compassionate grounds. These include:

- to pay for medical treatment or medical transport for you or your dependants
- to make a payment to prevent foreclosure or forced sale of your home
- modifying your home or vehicle to accommodate special needs arising from your or your dependant's severe disability
- to pay palliative care for your or your dependant's terminal illness, or
- to pay for the death, funeral, or burial of a dependant.

Check the ATO website at **ato.gov.au** for full details.

How to apply

You'll need to apply to the ATO to release part of your super on compassionate grounds.

If the ATO approves the early release of your super, you'll need to provide us the following:

- the ATO's letter of approval of the early release of your super
- the completed *Compassionate grounds benefit payment application* form, and
- proof of your identity.

Proving your identity

We ask you to provide proof of identity to keep your super safe and ensure it's paid to no one else but you. The simplest way to provide proof of your identity is by authorising us to complete an electronic identity check using this form. Alternatively, you can use Selfie ID or Certified ID, as described below.

Electronic ID (see Step 4 of the attached form)

Complete **Step 4** of this form. You'll need your **Medicare card** and **driver's licence** or **passport** so we can verify your identity electronically.

Email (Selfie ID)

If your withdrawal is $50,000 or less you can email us.

1. Complete and sign form.
2. Collect supporting documents, including **either** a photo of you holding your Australian driver's licence (front and back), or a photo of you holding your passport.
3. Scan each page and send it to **cbusenq@cbussuper.com.au**.

The selfie needs to be close up so we can read the writing on your ID.

Post or in person (Certified ID)

If your withdrawal is $50,000 or less you'll need to send us **certified copies** of either your:

1. Australian driver's licence (both sides) **or**
2. Passport, together with your completed and signed form.

To get your ID certified, you can visit a Cbus Super front counter. Find our locations at **cbussuper.com.au/contact**.

Read our *ID Requirements* brochure at **cbussuper.com.au/cs/id** which explains:

- What you need to give us for selfie or certified ID if you're withdrawing more than $50,000
- What to do if you don't have a driver's licence or passport
- How to get your ID certified and who can certify documents
- Hints, tips and troubleshooting.

Need help?

Call us on **1300 361 784**, reach out to your local Coordinator or visit your nearest front counter – find their details at **cbussuper.com.au/contact**.

United Super Pty Ltd ABN 46 006 261 623 AFSL 233792 as Trustee for the Construction and Building Unions Superannuation Fund ABN 75 493 363 262 (Cbus and/or Cbus Super).

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Compassionate grounds benefit payment application

Please use black or blue pen and CAPITAL letters. Use an X in boxes where required.

- Complete all relevant sections of the form.
- Call us on **1300 361 784** if you need help completing this form.

Step 1: Provide your personal details

Cbus Super member number

Title ☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Date of birth D D / M M / Y Y Y Y

Gender ☐ Male ☐ Female

First name(s)

Last name

Residential address

Suburb/town State Postcode

Postal address (if different from your residential address)

Suburb/town State Postcode

Email address (providing your email means you give permission for us to use it)

Home phone ( )

Mobile

Tax file number (TFN)

We might already hold your TFN. However, if you're not sure whether you have previously provided it, you can supply it again for our records. We're authorised to request your TFN under the *Superannuation Industry (Supervision) Act 1993 (SIS)* and are required by law to properly safeguard it. You don't have to give us your TFN, but if you don't, your benefit may be taxed at the highest marginal rate, and contributions received by Cbus Super may be subject to an additional tax.

Your TFN

Step 2: Payment details

Choose the amount you wish to claim:

☐ Total amount approved by the ATO **OR** ☐ A nominated amount below the amount approved by the ATO

The nominated amount is $, ,

Step 3: Payment method

Electronic Funds Transfer (EFT) payment – for faster payment

Note: If you don't complete your bank account details, your benefit will be paid by cheque and issued by standard post. An EFT payment can only be made to an Australian bank account in your name or a joint account in your name, otherwise payment will be made by cheque. If the ATO has instructed payment to a third party, then a cheque will be issued payable to the third party.

I would like my benefit payment to be transferred/paid to me electronically. My nominated account details for EFT are as follows:

Name of bank account holder

Name of bank/financial institution

BSB – Account number

Step 4: Proving your identity

Choose how you'll provide proof of your identity:

- ☐ Electronic ID (this is the easiest way) > Write down the details of your ID below, then go to **Step 5**.
- ☐ By email (Selfie ID) > Go to **Step 5** and email us your documents as described above.
- ☐ By post (Certified ID) > Go to **Step 5** and provide certified copies of your documents as described above.

Electronic ID

Important: You need to complete all the fields below for us to do an electronic ID check. If your personal details in **Step 1** don't match your ID details, we won't be able to verify your identity. This will delay your request as we may ask for additional certified identification. Please give us a call if you need help with this.

Part 1: Medicare details

Full name (including initials – as shown on your Medicare card)

Medicare number

Valid to M M / Y Y Y Y

Your reference number on this card is

Part 2: Either Australian driver's licence or Australian passport – you don't need to supply both

Driver's licence number

Full name including middle name as shown on licence

State of issue

Expiry date D D / M M / Y Y Y Y

Driver's licence card number

Need help finding your driver's licence card number? Head to **cbussuper.com.au/IDhelp** for instructions.

Passport number

Full name including middle name as shown on passport

Place of birth as shown on your passport

Country of birth (this isn't shown on your passport)

Family name at birth (this isn't shown on your passport)

> Go to the **Declaration** on the next page

Step 5: Declaration

- I request my benefit to be paid by Cbus Super as instructed on this form.
- The information provided on this form is correct to the best of my knowledge.
- I understand Cbus Super may use the information from my proof of identity documents and other information on this form to verify my identity electronically using independent data sources.
- I understand that when my full benefit is paid, Cbus Super shall be released from all claims, liabilities and obligations in respect of my interest in the Fund.
- I understand any insurance arrangements with Cbus Super will cease from the date that the full benefit is paid or if there are insufficient funds in my account to pay the premiums.
- I'm aware that I have the right to request more information if needed to understand my benefit entitlements in Cbus Super, including any insurance cover, fees and charges that may apply to the benefit withdrawal.
- If Cbus Super receives any employer contributions after my account has been closed, a new account will be opened for me.
- **If I return this form by email**, I acknowledge and declare that I have read and accepted the terms and conditions of the *Compassionate grounds benefit payment application* form and I acknowledge that if I have not applied my physical or electronic signature:
  - If Cbus Super is satisfied that this is a genuine application, Cbus Super will process the request, including making a payment from my account if I have requested one.
  - In some cases, Cbus Super may request more information to be satisfied this is a genuine application.
- I am an Australian or New Zealand citizen or a permanent resident of Australia and am not a current or former temporary resident of Australia.

Member signature

Sign here:

Date
D D / M M / 2 0 Y Y

Privacy
Please refer to the *Privacy Policy* and *Personal Information Collection Statement* at **cbussuper.com.au/privacy** for details about how Cbus Super collects and discloses personal information or call us on **1300 361 784** for a copy.

Checklist

Before you send us your form, use this checklist to make sure your application is complete.

- ☐ I've included my letter from the ATO confirming the early release of benefits on Compassionate Grounds has been approved.
- ☐ I've fully completed all the information required on this form.
- ☐ I've included all of my Certified or Selfie ID with this form, or I've asked Cbus Super to complete an electronic ID check in **Step 4**.
- ☐ The declaration in **Step 5** above has been signed and dated.

Submit your form and identification

In person: You can submit your form and ATO letter and get assistance certifying your ID at your nearest Cbus Super office. Or reach out to your local Coordinator. Visit **cbussuper.com.au/contact** for location details.

By post: Send your form, ATO letter and Certified ID to: Cbus Super, Locked Bag 5056, PARRAMATTA NSW 2124.

By email: Email your form, ATO letter and Selfie ID from the email address on your Cbus Super account. Email us at **cbusenq@cbussuper.com.au**.

Cbus Super
Locked Bag 5056
PARRAMATTA NSW 2124

1300 361 784
8am to 8pm (AEST/AEDT)
Monday to Friday

cbusenq@cbussuper.com.au
cbussuper.com.au
Log in to chat to us online

Visit us in person in Adelaide, Brisbane, Melbourne, Perth and Sydney.
Details: **cbussuper.com.au/contact**