Financial hardship benefit payment application

Important information

If any of the following apply to you, please call us on **1300 361 784** to discuss your options before you complete this form:

- you're not an Australian or New Zealand citizen or a permanent resident of Australia
- you intend to apply for the early release of your super based on compassionate grounds
- part of your benefit is unrestricted non-preserved.

Accessing your super due to financial hardship

Superannuation law allows CBUS to release benefits to members prior to their retirement in cases of severe financial hardship. To access your super in these circumstances you must meet the eligibility conditions set out in superannuation legislation (see below).

Check you're eligible

You may be able to withdraw some of your superannuation if you meet the below eligibility conditions at the time of your application:

Claim Type A		
you are under age 60	**AND**	1. You have been on an eligible Commonwealth Government income support payment for a continuous period of 26 weeks, **AND** 2. You are unable to meet reasonable and immediate family living expenses.
Claim Type B		
you are age 60 or over	**AND**	1. You have been on an eligible Commonwealth Government income support payment for a cumulative period of 39 weeks after you have reached age 60, and 2. You are not gainfully employed on a full or part-time basis.

How we check your eligibility

As part of your application you'll need to provide us with your **Centrelink Customer Reference Number**. We'll use Centrelink's Confirmation eService[1] to confirm your eligibility for claim type A or B outlined above.

In some cases we may need to ask for supporting documentation to confirm your eligibility.

How much can be released?

The minimum amount you can be paid is $1,000, or your full balance if this is less than $1,000. Whether a maximum amount also applies depends on your claim type:

Claim Type A – the maximum amount you can be paid is $10,000 less any applicable tax. Only one financial hardship withdrawal from any super fund can be made in any 12-month period.

Claim Type B – there's no limit to the amount you can apply to withdraw from your super.

You should note that reducing your super account balance may impact any insurance cover you have with us, or your future retirement benefit. You can find out more about your insurance at **cbussuper.com.au/insurance** or call us on **1300 361 784**.

Will you be taxed on your withdrawal?

How much you get taxed will depend on your age and whether you've given us your tax file number.

Tax components

There are two components of your super:

- **Tax-free component** – this amount is not taxed when paid.
- **Taxable component** – this amount may be taxed when paid, depending on your age and the amount you withdraw.

If your super consists of both tax-free and taxable components your benefit payment must be drawn proportionally from both.

Claiming back tax

In some cases you may be able to claim back part or all of this tax. Please contact your accountant or the Australian Tax Office (ATO) at the end of the financial year. Visit **ato.gov.au** for more information.

Tax file number (TFN)

We're authorised to request your TFN under the *Superannuation Industry (Supervision) Act 1993* and we're required by law to properly safeguard it. You don't have to provide us with your TFN, but if you don't, your benefit may be taxed at the highest marginal rate, and contributions received by us may be subject to an additional tax.

You can provide your TFN at **step 1** of this form.

[1] Centrelink's Confirmation eService (CCeS) is an internet based service that lets us and our administrator (AAS) electronically verify your eligibility for the release of super on financial hardship grounds using your personal information. The information Centrelink provides can only be used by us and AAS in accordance with our privacy policy – read more at **cbussuper.com.au/privacy**.

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) 1237.7 10-26 ISS13

How to apply

To apply for the early release of your super on the grounds of financial hardship you need to:

- complete this *Financial hardship benefit payment application* form. Your form must be accurate and completed in full
- provide your **Centrelink Customer Reference Number** in **step 2** of the form. We'll confirm you're receiving a qualifying Commonwealth Government income support payment as outlined in *How we check your eligibility*
- provide proof of your identity. This keeps your super safe and ensures it's only paid to you.

Three ways you can provide proof of your identity

Option 1. Electronic ID

This is the easiest way to provide proof of your identity. Write down the details of your identity documents (ID) on **step 5** of the form. You'll need to have these handy:

1. Medicare card **and**

2. Australian driver's licence or Australian or New Zealand passport

We'll use the details you give us to do an electronic ID check.

Option 2. By email (Selfie ID)

You can email us your ID (photos or scanned copies). It doesn't need to be certified. You'll need to send us:

1. A photo of you holding your Australian driver's licence and a clear photo of the back of the driver's licence





Or a photo of you holding your Australian or New Zealand passport



Take your selfie close-up so we can see the writing on your ID.

2. Any other documents that may be required.

See *How to submit your form via email* below.

Option 3. By post or in person (Certified ID)

Give us certified copies of your ID along with this form, by post or in person. Refer to the *How to certify documents* and *Who can certify documents* sections below.





How to submit your form via email

When using the electronic form:

1. Complete the form and type your name in the signature box.
2. Collect any supporting documents you need to submit with your form.
3. Upload your completed form and documents at **cbussuper.com.au/message**.
4. We'll reply to confirm we've got your request.

If you choose to scan the hard copy form:

1. Complete the form and sign in the signature box.
2. Collect any supporting documents you need to submit with your form.
3. Scan each page to your computer or phone, making sure you get a clear copy. You can do this by using a printer/scanner, by using a scanning app or by taking photos on your phone.
4. Upload your form and documents at **cbussuper.com.au/message**.
5. We'll reply to confirm we've got your request.

How to certify documents

Take the original documents and a clear photocopy of **both sides** to an authorised person (see opposite).

Documents must be current and valid and show your name and residential address. If documents are written in a foreign language, you'll need to supply an English translation by an accredited translator.

The authorised person needs to:

1. Write or stamp in English on the photocopies words to the effect of *'This is a true and correct copy of the original'*, and
2. Write their name, qualification (for example, justice of the peace, police officer, pharmacist, etc), address and registration number (if applicable), and
3. Sign and date the copy.

Who can certify documents

We can certify documents at our front counters – see the last page for our details.

The following authorised people can certify your documents:

- police officer
- permanent employee or agent of Australia Post[1] with five or more years' continuous service, who is employed in an office supplying postal services to the public
- registrar or deputy registrar of a court
- justice of the peace[2]
- medical practitioner
- pharmacist

Visit **cbussuper.com.au/id** for the full list of authorised people.

[1] Australia Post may charge to certify ID (contact Australia Post for details).

[2] These people can certify your ID if you're outside of Australia.

In some situations, we may need to ask for more ID. To learn more read the *Identification requirements* brochure at **cbussuper.com.au/id**.

Financial hardship 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: Personal details

CBUS member number

Title

☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Date of birth

D D / M M / Y Y Y Y

Gender

☐ Male ☐ Female

Given name(s)

Family name

Home phone

( )

Mobile

Residential address

Suburb/town

State

Postcode

Postal address (if different from above)

Suburb/town

State

Postcode

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

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. You don't have to provide your TFN, but by doing so you'll ensure any benefit you take from your CBUS account doesn't incur additional tax.

Your TFN

Step 2: Confirm you're receiving Government income support

Provide your Centrelink Customer Reference Number

My Centrelink Reference Number (CRN) is:

By providing your CRN and signing the Declaration in **step 6** you're authorising CBUS and our Administrator, Australian Administration Services, to use Centrelink CCeS to electronically verify that you're in receipt of a qualifying Government income support benefit for the required period.

Step 3: What amount do you need?

Tell us how much you would like to claim. The maximum amount will depend on whether your claim is type A or type B – see *Check you're eligible* to check which claim type applies to you.

Claim Type A

You can claim a single payment of up to $10,000 in any 12 month period. Any applicable tax (generally up to 22% if we have your TFN) will be deducted from this amount before it's paid to you.

Choose **one** from the below:

☐ **Specific amount**

This is the total amount you would like to withdraw from your CBUS account (including any applicable tax):

$

OR

☐ **Maximum amount**

Note: Most members who withdraw the maximum amount of $10,000 will receive $7,800 after any applicable tax is deducted. In some cases you may be able to claim some or all of this back at tax time, please refer to *Claiming back tax* for more details.

OR

Claim Type B

There's no maximum if you are age 60 or over.

Choose **one** from the below:

☐ **Specific amount**

This is the total amount you would like to withdraw from your CBUS account (including any applicable tax):

$

OR

☐ **Full balance**

Step 4: Payment details

Electronic Funds Transfer (EFT) payment – for faster payment

Note: If you don't complete the bank account details for an EFT payment below, we'll send a cheque by standard post. An EFT payment can only be made if the nominated account is an Australian bank account in your name or is a joint account in your name, otherwise payment will be made by cheque.

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 Australian bank/financial institution

BSB

-

Account number

Step 5: Choose how you want to prove your identity

Important

Different requests carry different levels of risk, which is why we need you to provide more identification for some requests. In some situations, we may ask for more identification and/or need to carry out an electronic identification check using independent data sources, even if certified ID has been provided.

If your CBUS account details don't match your ID, we won't be able to confirm your identity and your request will be delayed. To make sure your request is processed as quickly as possible, call us to update your account so it matches your ID.

☐ **Option 1. Electronic ID – write your ID details on this form**

If you choose to prove your identity via Electronic ID, we may check your identity document details with the document issuer or official record holder using third party systems, including the Australian Government's Document Verification Service. We only use these details to verify your identity or where required or authorised by law. You don't have to consent. If you don't, you can verify your identity in the other ways described in this form, but processing may take longer.

Please complete all the fields below so we can complete an electronic ID check.

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 or New Zealand 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

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

Issuing country/authority

☐ Australia ☐ New Zealand

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)

Please complete **step 6** and then upload this form to **cbussuper.com.au/message**.

Step 5: Choose how you want to prove your identity (continued)

Option 2: Provide copies of your identification by email

See *How to submit your form via email*. Documents must be current and valid and show your name and residential address (where applicable).

What you need to email us:

- A photo of you holding your Australian driver's licence, as well as a clear photo of the back of the driver's licence.

OR

- A photo of you holding your Australian or New Zealand passport.

See *Selfie ID* instructions for examples.

⚠ Different identification requirements apply if you are age 60 or over and are therefore able to withdraw more than $50,000. Please refer to our *ID Requirements* brochure at **cbussuper.com.au/id** for more information.

Please complete **step 6** and then upload these items and this form to **cbussuper.com.au/message**.

Option 3: Provide certified copies of identification documents by post, or in person

See *How to certify documents*. Documents must be current, valid and show your name and residential address (where applicable).

What you need to send us:

Certified copies of either your:

- current Australian driver's licence (both sides), or
- current Australian or New Zealand passport

OR

If you don't have a driver's licence or passport, you must provide certified copies of the documents below (one from each list):

One from this list:

- Birth certificate/extract[1]
- Citizenship certificate
- Pension card

PLUS

One from this list:

- Council rates or Australian Taxation Office notice (from past 12 months)
- Bank statement (from past six months)
- Utility bill: phone, electricity, gas, water (from past three months)

[1] The name on your birth certificate/extract must match the name on your CBUS account. If your name doesn't match, you'll need to supply documents to support your change of name on your CBUS account first.

⚠ Different identification requirements apply if you are age 60 or over and are therefore able to withdraw more than $50,000. Please refer to our *ID Requirements* brochure at **cbussuper.com.au/id** for more information.

Please complete **step 6** and then post these items and your form to the address on the back of this form. You could also visit a front counter to submit them in person.

Step 6: Declaration

- I request my benefit to be paid by CBUS as instructed on this form.
- The information provided on this form is correct to the best of my knowledge.
- I confirm I have not received a financial hardship benefit from any other super fund in the last 12 months.
- If my claim is for 'Claim Type A', the amount I'm requesting is necessary to meet my reasonable and immediate living expenses.
- If my claim is for 'Claim Type B', I'm not gainfully employed on a full or part-time basis.
- I understand that CBUS may request documentation regarding my income and expenses to be satisfied that I meet all of the eligibility requirements.
- I understand that payment of any benefit is not guaranteed, and the decision will be made solely by CBUS after receiving a fully completed application and supporting documents.
- I confirm that I am authorised to provide the identity details on this form.
- I consent to CBUS collecting, using and disclosing the information on this form, together with any documents I provide to CBUS, to verify my identity electronically. This includes checking my details via third party systems.
- I'm aware that I have the right to request more information if needed to understand my benefit entitlements in CBUS, including any insurance cover, fees and charges that may apply to the benefit withdrawal.
- I have enough information to make an informed decision about the payment of my benefit. I am an Australian or New Zealand citizen or a permanent resident of Australia.
- If I return this form by email, I acknowledge and declare that I have read and accepted the terms and conditions of the *Financial hardship benefit payment application* form and I acknowledge that if I have not applied my physical or electronic signature:
  - If CBUS is satisfied that this is a genuine application, CBUS will process the request, including making a payment from my account if I have requested one.
  - In some cases, CBUS may request more information to be satisfied this is a genuine application.

If the payment of the financial hardship claim results in my full account balance being paid, I understand that:

- My CBUS account will close and any insurance arrangements with CBUS will stop from the date the fund approves payment.
- If CBUS receives any employer contributions after my account has been closed, a new account will be opened for me.
- CBUS shall be released from all claims, liabilities and obligations in respect of my interest in the Fund and any insurance arrangements will stop from the date that the benefit is paid.

Step 6: Declaration (continued)

I have provided my CRN in step 2.

By providing my CRN I authorise:

- CBUS and AAS to use CCeS to perform a Centrelink superannuation confirmation enquiry of my customer details to electronically confirm I'm receiving a qualifying Government income support benefit for the required period, and
- Services Australia (the Agency) to provide the results of that enquiry to CBUS and AAS.

I understand that:

- The Agency will disclose information to CBUS and AAS based on whether I have been in receipt of a qualifying Commonwealth support payment for a specified period to confirm my eligibility for early release of superannuation on the grounds of financial hardship
- The Agency will disclose to CBUS and AAS my personal information including my name, date of birth and payment status
- This consent, once signed, remains valid while I am a customer of CBUS unless I withdraw it by contacting CBUS or the Agency
- I can get proof of my circumstances/details from the Agency and provide it to CBUS and AAS 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 service provided by CBUS.

Member signature

Sign here:

Date

D D / M M / 2 0 Y Y

Privacy: Please refer to our *Privacy Policy* and *Personal Information Collection Statement* at **cbussuper.com.au/privacy** for details about how we collect and disclose personal information, or call **1300 361 784** for a copy. For information about the Australian Government's Document Verification Service, see **idmatch.gov.au**.

Checklist

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

- ☐ This application has been completed in full.
- ☐ I have confirmed my claim type.
- ☐ If I am claiming type A, I have not received a financial hardship benefit from any other super fund in the last 12 months.
- ☐ I have authorised CBUS to verify my CRN details in **step 2** and **step 6**.
- ☐ I have included all of my certified or electronic identification with this form, or asked CBUS to complete an electronic ID check in **step 5**.
- ☐ The declaration in **step 6** above has been signed and dated.

Submit your form and identification

In person: You can submit your application and get assistance certifying your ID at your nearest CBUS office. Visit **cbussuper.com.au/contact** for location details.

By post: Send your form and certified ID to: CBUS, Locked Bag 5056, PARRAMATTA NSW 2124

By email: Upload your form and Selfie ID from the email address on your CBUS account at **cbussuper.com.au/message**. Refer to *How to submit your form via email* for instructions.

Need a hand?

CBUS
Locked Bag 5056
PARRAMATTA NSW 2124
cbussuper.com.au/message

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

Chat in person in Adelaide, Brisbane, Melbourne, Perth and Sydney. Locations: **cbussuper.com.au/contact**
Log in to chat to us online: **cbussuper.com.au/login**