

Apply for a super payout

Step 1 – Check that you're eligible

You wish to receive part or all of your super payout in cash

A portion of your super benefit may be preserved. If the preserved amount is over \$200, legislation requires that it be retained in an approved rollover fund, unless one of the circumstances below applies to you.

- You are at least 55* years of age, have ceased employment and permanently retired from the workforce.
- You are at least 60 years of age and have ceased employment since attaining age 60.

Permanently retired is defined as never being gainfully employed again for more than 10 hours per week.

*Your preservation age is 55 if you were born before 1 July 1960.

Higher preservation ages apply as follows:

Date of Birth	Preservation Age
Before 1 July 1960	55
1 July 1960 to 30 June 1961	56
1 July 1961 to 30 June 1962	57
1 July 1962 to 30 June 1963	58
1 July 1963 to 30 June 1964	59
1 July 1964 or after	60

You wish to rollover to another fund

You can apply to transfer all or part of your super to another complying super fund.

Other circumstances

If you wish to apply for a super payout under other circumstances, you will need to complete the appropriate form. For assistance, please call the Helpline on **1800 000 086**.

These may include: Financial hardship or compassionate grounds, transfer to a KiwiSaver Account in New Zealand or permanent disability or death.

Step 2 – Check what form of identification you need to provide

For full details on completing proof of identity, refer to the Completing proof of identity fact sheet on the Scheme's website at www.anzstaffsuper.com or call the Helpline on **1800 000 086**.

Super Payout Requested

ID Required

Rollover/transfer to another complying fund	▶ Your TFN or a photocopy of your ID (certification is not required)
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Rollover/transfer to an SMSF, cash payment or Trans Tasman transfer	▶ Certified copy of a current driver's licence OR current passport, OR
	▶ One document from list one and one from list two below

List One

List Two

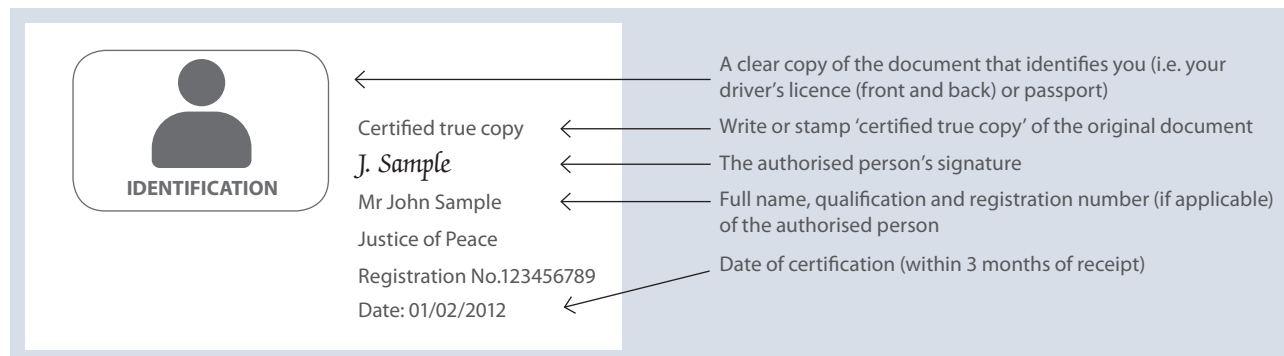
Birth certificate	Electricity, gas or water bill issued in the last 3 months
Citizenship certificate issued by the Commonwealth	Landline phone bill issued in the last 3 months (mobile phone bills will NOT be accepted)
Pension card issued by the Department of Human Services (Centrelink)	Tax Office Notice of Assessment issued in the last 12 months

Step 3 – If you need to provide certified ID, go to your local post office and ask for your ID document(s) to be certified

Australian Post will charge a small fee for each photocopy you need to get certified. To be able to certify your documents, the Australian Post employee must be a permanent employee of the Australian Postal Corporation with 2 or more years of continuous service in an office supplying postal services to the public.

To certify your documents, the authorised person needs to:

1. compare the photocopy to the ORIGINAL
2. include the following details on the copy:
3.
 - write on the photocopy: "Certified true copy" and
 - write their name, qualification and registration number (if applicable) and
 - sign and date the photocopy



The diagram shows a sample of a certified true copy document. On the left is a box containing a person icon and the word "IDENTIFICATION". To the right of this box are several lines of text: "Certified true copy", "J. Sample", "Mr John Sample", "Justice of Peace", "Registration No.123456789", and "Date: 01/02/2012". Arrows point from each line of text to a corresponding explanation on the right side of the diagram.

- ← A clear copy of the document that identifies you (i.e. your driver's licence (front and back) or passport)
- ← Write or stamp 'certified true copy' of the original document
- ← The authorised person's signature
- ← Full name, qualification and registration number (if applicable) of the authorised person
- ← Date of certification (within 3 months of receipt)

Step 4 – Complete the form

Complete the form in black or blue pen, in uppercase and send to: ANZ Staff Super, GPO Box 4303, VIC 3001

Providing your Tax File Number (TFN)

There may be tax implications if you have not yet provided, or choose not to provide, your TFN. Whilst it is not compulsory to provide your TFN, not doing so could cost you in the following ways:

- you may have paid more tax than necessary on super contributions made for you by your employer (including SG, salary sacrifice and other contributions) in this financial year. This additional tax can be reversed if you provide your TFN to the Scheme before the end of the financial year, or your earlier payment from the Scheme. Although you may be able to claim back this additional tax if you later provide your TFN, time limits and other rules may apply, which may affect the size of any refund.

- you may pay additional tax on your super payout. However it might be possible to claim this back when lodging your tax return.
- you may miss out on any government Super Co-contributions for which you may be eligible; and
- you may have difficulty locating your super in the future, should you lose contact with your Scheme(s).

If you ask us to use your TFN as proof of identity, we will validate your TFN with the Australian Tax Office. If your TFN is not valid, you will need to provide proof of identity (see below) and your super payout will be delayed.

If you are uncertain as to whether or not you have provided your TFN, you can check these details on the Scheme's website www.anzstaffsuper.com or contact the Helpline on 1800 000 086.

Important notice: In preparing this document the Trustee has not taken into account the investment objectives, financial situation and particular needs ("financial circumstances") of any person. Accordingly, before acting on the advice contained in this document, you should assess whether the advice is appropriate in light of your own financial circumstances and consider contacting your financial adviser. This document and interests in the ANZ Australian Staff Superannuation Scheme ("Scheme") are issued by ANZ Staff Superannuation (Australia) Pty Limited. You should consider the relevant PDS before making a decision in relation to a financial product.



ANZ Australian Staff Superannuation Scheme

Permanent Incapacity Withdrawal Form

If you need help

For assistance call ANZ Staff Super on **1800 000 086**.

Step 1 – Complete your personal details

Please print in black or blue pen, in uppercase, one character per box.



Title Mr Mrs Ms Miss Other Date of birth / /

Given names

Surname

Residential address (must be advised)

Suburb State Postcode

Postal address (if different from above)

Suburb State Postcode

Daytime Telephone - Mobile -

E-mail

Membership number Salary number



Step 2 – Provide payment instruction details

I wish to withdraw part or my entire **cashable** amount as follows:

PAY AS CASH (select an option)

Maximum cash amount available less any tax payable

or

\$

Net of tax (must be less than maximum cash amount) and retain balance in the RBA section

If you would like this benefit to be directly credited to an account in your name, please complete the following:

BSB

–

Account number

Account name

Name of financial institution

Note: Please provide proof of your bank account details, e.g. an original pre-printed deposit slip or bank statement.

ANZ Staff Superannuation (Australia) Pty Limited, the Trustee of the ANZ Australian Staff Superannuation Scheme, relies on the bank account details you have provided and will not accept responsibility if your cash payment is paid to the wrong account because you have provided incorrect bank account details. When your cash payment has been paid to your nominated account in accordance with your instructions, the Trustee is discharged from any liability in relation to this payment.

NOTE: The ability to pay as cash (and the rate of any applicable tax) may depend upon your residency or citizenship status.

Please indicate your current status by ticking the appropriate box below:

Are you an Australian or New Zealand citizen or an Australian Permanent Resident?

YES

NO

If your payment request is affected by your residency / citizenship status, you will be advised accordingly. Failure to respond to the above question may result in delays in the processing of your payment(s).

Step 3 – Attach documentation if your personal details have changed

Name and Date of birth changes – see the ‘Completing proof of identity’ fact sheet on the website www.anzstaffsuper.com.

Address changes – attach a copy of a recent bill, mail item or driver’s licence that displays your new residential or postal address.

If the required supporting documentation is not provided, the payment of your benefit will be delayed.



Step 4 – How do you want to prove your identity?

You will need to provide proof of your identity when you take a cash payment or rollover/transfer to another super fund. You should read the information attached to this form called "How to apply for a super payout" to check what proof of ID is required.

Choose (x) one of the two options below:

Use my Tax File Number (TFN)

This option is only available if you want to rollover/transfer your super to a complying super fund (if you wish to take a cash payment or rollover/transfer your super to an SMSF, you will need to provide certified proof of identity).

The **ANZ Australian Staff Superannuation Scheme** might already hold your TFN. If you're not sure if you have previously provided it, you can choose to do so now. You do not have to provide your TFN, but if you do, this will ensure that any benefit you take from the **ANZ Australian Staff Superannuation Scheme** does not incur additional tax. Please also refer to the 'How to apply for a super payout' leaflet for additional information about providing your TFN.

Enter your TFN here

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By providing your TFN, you are authorising us to give this information to your other super fund.

NOTE: We will validate your TFN and personal details with the Australian Tax Office. If we cannot confirm an exact match with the ATO's records, you will be required to provide full Proof of Identity (see below) and your payout will be delayed.

I have attached certified proof of identity documents. For full details on completing proof of identity, refer to the "Completing proof of identity" fact sheet on the fund's website at www.anzstaffsuper.com or call the Helpline on 1800 000 086.

Protecting members' privacy

The Trustee, ANZ Staff Superannuation (Australia) Pty Limited, seeks to take all reasonable steps to protect members' privacy and the confidentiality of members' personal information.

The Scheme Administrator, Mercer, collects (on behalf of the Trustee) personal information directly from members and their employers. Sometimes information about you may be collected from other third parties such as a previous superannuation fund, your financial adviser or publicly available sources. We collect, use and disclose personal information about you to provide and manage your account in the Scheme and give you information about your super, or as required by super and tax laws.

If you do not provide the personal information requested or it is incomplete or inaccurate, we may not be able to manage your account properly and processing of transactions to, from or in relation to your account may be delayed.

Members' personal information is kept confidential, but may be disclosed by the Trustee or Scheme Administrator to third parties, such as the Scheme's actuary, insurer, medical consultants, underwriter, legal adviser and auditor and other external service providers who are contracted to assist with administering members' benefits. It may also be disclosed where expressly authorised or required by law, for example to government agencies such as the Australian Taxation Office and Superannuation Complaints Tribunal. Members' personal information may also be disclosed to the Group Superannuation Department of ANZ for the purposes of administering members' benefits or resolving members' inquiries or complaints.

Members' personal information may be disclosed to related entities of the Scheme Administrator located overseas (in particular, its wholly owned Global Operations Shared Services function in India) as part of the day-to-day provision of administration services.

The Trustee's Privacy Policy Statement contains more detail about how we deal with your personal information and information about how you can access and seek correction of information we hold about you. It also includes information about how you can lodge a complaint about how we've dealt with your personal information and how that complaint will be handled.

If you have any queries in relation to privacy issues, please contact:

ANZ Staff Super
GPO Box 4303
Melbourne VIC 3001
Telephone: 1800 000 086
Facsimile: 03 9245 5827
Email: anzstaffsuper@superfacts.com

The Trustee's Privacy Policy Statement is available on the Scheme's website www.anzstaffsuper.com or from ANZ Staff Super by calling 1800 000 086. You can also access the Scheme Administrator's privacy policy on the Scheme's website.



Step 5 – Sign the form

By signing this form:

- I have read and understood this form
- I am not bankrupt or insolvent under administration and that the information provided by me in this form is true and correct
- I have read and understand the implications of not providing my TFN. If I have not provided my TFN, additional tax may be deducted from my final benefit
- I understand that under Tax Office regulations, I must keep a copy of this form for five (5) years from the date completed
- I can access my personal information by writing to the ANZ Australian Staff Superannuation Scheme Privacy Officer, GPO Box 4303, Melbourne VIC 3001
- I understand and consent to my information being collected, disclosed and used in the manner set out in this form.

Signature of member /claimant

Date

/ /

Signature of Witness

Date

/ /

*Name of the Witness (Please print name)

Occupation

*Signature to be witnessed by anyone who is prescribed as being able to witness a Statutory Declaration under the Commonwealth Statutory Declaration Act 1959. For example, Australia Post employee, Bank Officer (both must have 5 years continuous service), Justice of Peace or legal practitioner, except when signed in the presence of an Officer of the Trustee.

Please return your completed form together with your proof of identity and proof of bank account details (where necessary) to:
ANZ Staff Super
GPO Box 4303
Melbourne VIC 3001
Emails and faxes are not acceptable.



Step 6 – Complete the checklist

To enable your payment to be processed promptly, please ensure you have correctly completed this form before returning it to the Scheme.

Have you:

- Provided your member details in **Step 1**?
- Attached supporting documentation for any change of name and/or postal address detailed in **Step 3**?
- Provided complete payment instructions in **Step 2**?
- Signed and dated the form (**Step 5**)?
- If you are required (or choose) to provide proof of identity, select the identification you have provided:
 - Current drivers' licence OR current passport; or
 - One document from list one and one document from list two
 - Is your identification current? If providing an Australian Passport, one that has expired within the last two years is acceptable.
- Do your documents need to be certified? If so, ensure the certifier has included ALL of the following on each page:
- Do the details on your identification (name/address) match the details you have provided in Step 1 of this form?
- Have you correctly certified your identification? Ensure the certifier has included ALL of the following on each page:
 - Written or stamped 'certified true copy'
 - Signature and printed name
 - Date – the date MUST be within three months of the date we receive your completed form.
 - Qualification (such as Justice of the Peace, Australia Post employee, etc)

Please refer to the "Completing proof of identity" fact sheet on the fund's website at www.anzstaffsuper.com or call the Helpline on **1800 000 086**.

