

FINANCIAL HARDSHIP FACTSHEET AND APPLICATION FORM

Claiming financial hardship

Superannuation is designed to provide you with an income when you stop working, which means you can generally only access it once you reach your preservation age and have permanently retired from the workforce. However, there are some circumstances when **you may be allowed to access your superannuation sooner**, including financial hardship.

Financial hardship is defined by government legislation and means that you are “**unable to meet reasonable and immediate family living expenses**”. An immediate living expense refers to any outstanding debts and bills that are no more than three months old. By law, the Trustee can only release one payment in any 12 month period up to a maximum of \$10,000 (before tax is deducted). The minimum amount is normally \$1,000, or your total benefit if it is less than \$1,000 (before tax is deducted).

Are you eligible?

You may be eligible for the early release of your superannuation under financial hardship if you meet **either** of the following:

1. Have been receiving an eligible Commonwealth income support payment (from either Centrelink or the Department of Veterans’ Affairs) for a continuous period of 26 weeks. The types of eligible payments are listed below. Please keep in mind, Centrelink can tell you whether the particular payment you receive qualifies.

OR

2. You have reached your preservation age (56-60 years old) plus 39 weeks, you are not gainfully employed and have been in receipt of a Commonwealth income support payment for a period of no less than 39 cumulative weeks since reaching your preservation age. You may withdraw part or all of your superannuation. If this applies to you, please call the helpline on **1800 682 525** rather than completing this form.

Centrelink confirmation

To support your application, please include either:

1. Your Centrelink Customer Reference number (CRN) (refer to Step 9) and consent to access your Centrelink customer details (refer to Step 10).

OR

2. A confirmation letter from Centrelink confirming that you have received an eligible income support payment for the required period. Please note that this letter is only valid for a period of 21 days from the date of issue.

Eligible income support payments include:

Department of Veterans’ Affairs service pensions

- Age service pensions
- Partner service pensions
- Invalidity service pensions
- Carer service pensions

Social security pensions

- Age pension
- Disability support pension
- Wife pension/Carer payment
- Parenting payment
- Widow B pension

Social security benefits

- Newstart allowance
- Sickness allowance

Drought relief from 1 July 1988

- Drought relief payment under the Farm Household Support Act 1992
- Exceptional circumstances relief payment under the Farm Household Support Act 1992

Income support supplements

- An income support supplement paid by the Department of Veterans' Affairs (effectively replaces any social security age pensions paid to a war widow or widower from March 1995).

Compassionate grounds

If you don't qualify for early release of your superannuation benefits on the grounds of severe financial hardship, you may be eligible on certain compassionate grounds. The Department of Human Services (DHS) can approve the early release of some superannuation if you can meet one of the specific compassionate grounds for needing it. This means before the Fund can assess the payment of your benefit, you need to gain permission from DHS for your superannuation to be released.

In order to qualify, you need to prove to DHS you're financially unable to meet the expenses associated with one or more of the following compassionate grounds:

- Medical or dental treatment - pay for treatment or travel to treatment
- Mortgage – stop the bank from selling your home
- Disability - modify your home or vehicle
- Palliative care - for yourself or a dependent
- Funeral - pay for expenses for a dependent

If the DHS approve your application, you will then need to apply to the Trustee who will assess your claim. For more information call us on **1800 682 525**.

National support services

- **Financial Counselling Australia - 1800 007 007:** A free, national financial counselling service www.financialcounsellingaustralia.org.au.
- **1800 RESPECT (1800 737 732):** A free 24 hour, sexual assault, family and domestic violence counselling Line - for anyone who has experienced, or is at risk of, family and domestic violence and/or sexual assault. www.1800respect.org.au
- **Lifeline (24 hours) – 13 11 14:** providing anyone experiencing a personal crisis with access to 24 hour crisis support and suicide prevention services. www.lifeline.org.au
- **Another Closet (24 Hours) – 1800 656 463:** A free, national counselling line supporting the LGBTIQ community www.anothercloset.com.au
- **Kids Help Line (24 Hours) – 1800 551 800:** assists people aged up to 25 who are exposed to violence as well as staff who have concerns about the safety of their children www.kidshelp.com.au
- **Relationships Australia – 1300 364 277:** A leading provider of relationship support services for individuals, families and communities www.relationships.com.au
- **Beyond Blue – 1300 22 4636:** A free national support service for those experiencing anxiety, depression and suicide
- **MensLine (24 hours) – 1300 789 978:** Counselling and resources for men in crisis. www.mensline.org.au
- **Mens Referral Service (24 hours) – 1300 766 491:** telephone counselling for men dealing with family violence matters www.ntvmrs.org.au

2. Attach documentation if your personal details have changed

If your name and/or postal address differs to that previously advised to the plan, complete the boxes below and provide evidence of this change. Your personal details cannot be updated unless the necessary supporting documentation is provided and payment of your benefit may be delayed or rejected.

Name changes – attach a certified copy of a Marriage Certificate, Deed Poll or Change of Name Certificate from the Births, Deaths and Marriages Registration Office (see the 'Completing proof of identity' section for details of how to certify documents).

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

Title Mr Mrs Ms Miss Other

Given names

Surname

Previous name (if applicable)

Residential address (**must be advised**)

Suburb

State

Postcode

Daytime telephone number

Mobile

E-mail

Member number

3. List your financial dependants (e.g. Your partner and children)

"Dependants" means anyone who is in whole, or in part, financially dependent on you e.g. your children, adult family members or anyone else who lives with you and shares the bills.

Name

Relationship to you

Age

Name

Relationship to you

Age

Name

Relationship to you

Age

Name

Relationship to you

Age

4 (a). Briefly explain the cause(s) of your financial hardship and how the money will be used if released

4 (b). What NET (after tax) amount do you estimate would relieve your current severe financial hardship?

Note: By law, the Trustee can only release one payment in any 12 month period up to a maximum of \$10,000 (before tax is deducted). The minimum amount is normally \$1,000, or your total benefit if it is less than \$1,000 (before tax is deducted). Please include details of any overdue bills or overdue loan repayments. You must attach evidence to support this. Documents must not be over 3 month old and will be used to assess your eligibility for a release of funds.

5. Describe and list the approximate value of assets held by you, your partner and dependants (do not include the family home)

\$	<input type="text"/>	<input type="text"/>
\$	<input type="text"/>	<input type="text"/>
\$	<input type="text"/>	<input type="text"/>
\$	<input type="text"/>	<input type="text"/>

6. Current total NET weekly income (please halve fortnightly payments)

You must attach evidence to support this. Documents must not be over 3 months old.

Self

\$

Partner

\$

Dependants *"Dependants" means anyone who is in whole, or in part, financially dependent on you e.g. your children, adult family members or anyone else who lives with you and shares the bills.*

\$

TOTAL WEEKLY INCOME

\$

7. List below all reasonable current weekly* expenses in relation to you, your partner and your dependants

Weekly expenses amount per week

* If your expenses are billed monthly you will need to divide the total bill by 4 to calculate the weekly amount. Please note bills such as Foxtel, Netflix, high internet charges and lifestyle expenses may not be considered.

Amount per week

Rent / board / rental bond (provide documentary evidence)	\$	<input type="text"/>
Home loan repayments - up to three months in arrears (provide documentary evidence)	\$	<input type="text"/>
Urgent household repairs not yet commenced (e.g. leaking pipes – a bill or quote is required)	\$	<input type="text"/>
Personal loan repayments – overdue and minimum balance (provide documentary evidence)	\$	<input type="text"/>
Credit card repayments (provide documentary evidence)	\$	<input type="text"/>
Food and household expenses	\$	<input type="text"/>
Car repayments (not included in personal loan repayments above) (provide documentary evidence)	\$	<input type="text"/>
Gas (provide documentary evidence)	\$	<input type="text"/>
Electricity (provide documentary evidence)	\$	<input type="text"/>
Telephone (provide documentary evidence)	\$	<input type="text"/>
Car (fuel, registration, insurance) (provide documentary evidence)	\$	<input type="text"/>
Public transport	\$	<input type="text"/>
Clothing	\$	<input type="text"/>
Municipal and water rates (provide documentary evidence)	\$	<input type="text"/>
Home and contents insurance (provide documentary evidence)	\$	<input type="text"/>
Childcare and child support payments (provide documentary evidence)	\$	<input type="text"/>
School fees, uniforms, books (provide documentary evidence)	\$	<input type="text"/>
Medical / dental (provide documentary evidence)	\$	<input type="text"/>
Life insurance premium (provide documentary evidence)	\$	<input type="text"/>
Urgent household expenses	\$	<input type="text"/>
Vet bills	\$	<input type="text"/>
Pet housing (due to relocation)	\$	<input type="text"/>
Other, please state (provide documentary evidence)	\$	<input type="text"/>

8. Immediately payable arrears & liabilities

Provide details of unpaid or overdue bills or liabilities, any outstanding loan or credit card repayments and any other current arrears. Amounts stated must be currently payable or outstanding. Liabilities that are not immediately payable cannot be taken into account. **You must provide documentary evidence for each item dated no older than one month.**

* This is not your regular repayment amount but rather the amount you are behind, if any, on your regular repayments. Your repayment amount should be included at Step 7.

** If the personal loan is from an individual rather than a lending institution, the supporting documentation required is a Statutory Declaration from the lender detailing the reason for the loan, the amount outstanding and the date the outstanding amount is due. If it is from a lending institution, then what is required is not your regular repayment amount but the amount you are behind, if any, on your regular repayments together with supporting documentation.

Mortgage/Home Loan Arrears	\$	<input type="text"/>
Car Loan Arrears *	\$	<input type="text"/>
Credit Card Arrears * (please specify)	\$	<input type="text"/>
Personal Loan Arrears ** (please specify)	\$	<input type="text"/>
Other Arrears or Liabilities currently due and payable (please specify)	\$	<input type="text"/>
TOTAL IMMEDIATE ARREARS & LIABILITIES	\$	<input type="text"/>

Note: the trustee may not consider loans payable to family members.

9. Proof of Commonwealth income support

Please provide your Centrelink Customer Reference number (CRN):

(This information is available on your Centrelink Income Statement or client card.)

10. Consent to access your Centrelink customer details

I, authorise:

- **Mercer Super** to use Centrelink Confirmation eServices to perform a Centrelink enquiry of my Customer details.
- the Australian Government Department of Human Services (the department) to provide the results of that enquiry to **Mercer Super**.

I understand that:

- the department will use information I have provided to **Mercer Super** to confirm my eligibility for early release of superannuation on the grounds of financial hardship based on whether I have been in receipt of a qualifying Centrelink payment for a specified period.
- the department will disclose to **Mercer Super** my personal information including my name, date of birth and payment status.
- this consent, once signed, remains valid while I am a member of **Mercer Super** unless I withdraw it by contacting **Mercer Super** or the department.
- I can obtain proof of my circumstances/details from the department and provide it to **Mercer Super** 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 release of my superannuation benefits.

Signature

X

Date

 / /

11. Proof of identity - CRITICAL TO APPLICATION

For identification purposes, you **MUST attach** a certified copy of either your Driver's Licence or Passport (or acceptable alternatives). See the 'Completing proof of identity' section for details of certification and acceptable alternative documents. **Failure to provide appropriate proof of identification may result in delays in the processing of your payment(s).**

12. Confirm Residency / Citizenship Status

The ability to access your superannuation on the grounds of severe financial hardship 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 request is affected by your residency / citizenship status, you will be advised accordingly.

15. Statutory Declaration

You must complete the attached Statutory Declaration. (If you are unemployed, please list this as 'Occupation') The Statutory Declaration must be signed and witnessed by an authorised person.

I, Name

Address

Occupation of the person making the declaration.....

make the following declaration under the Statutory Declarations Act 1959:

(1) The information provided by **me** in the Early release of superannuation benefits on grounds of severe financial hardship form (Application) which accompanies this Statutory Declaration is true and correct.

(2) I am unable to meet **my** reasonable and immediate family living expenses **and** I do not have any assets (**apart from my home**) which could (reasonably and realistically speaking) be used or sold to cover this gap.

(3) I authorise Centrelink to confirm with **Mercer Super** that my name, date of birth and Centrelink Customer Reference Number (CRN) details supplied in the Application match Centrelink records.

(4) To assist in establishing whether I qualify for the early release of my superannuation on the grounds of severe financial hardship, I consent for Centrelink to confirm my receipt of an income support payment to **Mercer Super** for the relevant period.

(5) I also authorise to pass these details on to the Trustee, **Mercer Super**.

(6) I understand that I can only receive one benefit payment in a 12 month period released due to severe financial hardship.

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.

X

.....
[Signature of person making the declaration]

.....
Declared at [place] on [day] of [month] [year]

Before me,

X

.....
[Signature of person before whom the declaration is made. Please refer to the "Who can certify documents?" section for a list of persons who may witness the signing of a Statutory Declaration]

.....
[Full name, qualification and address of person before whom the declaration is made (in printed letters)]

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 Declarations Act 1959.

Note 2 – Chapter 2 of the Criminal Code applies to all offences against the Statutory Declarations Act 1959 — see section 5A of the Statutory Declarations Act 1959.

Note 3 – A brochure is available from Centrelink that provides details about the Centrelink Confirmation eService.

Note 4 – Please refer to the following website for further information about who can witness a Commonwealth statutory declaration – www.ag.gov.au/Publications/Pages/Statutorydeclarationsignatorylist.aspx.

PLEASE NOTE: IT IS NOT APPROPRIATE FOR APRA OFFICERS TO ACT AS WITNESS TO THIS STATUTORY DECLARATION.

Processing your application

· Once you have completed this form please **post it to:**

Mercer Super Trust
GPO BOX 4303
Melbourne VIC 3001

· If you have any questions please contact our helpline on **1800 682 525** with your membership number on hand. We can tell you if your application form has been received and if it has been assessed.

Completing proof of identity

Primary photographic identification

All identification documents required for your application **must** be certified. Requirements in relation to certification are at the end of this section of the form.

You will need to provide a copy of **one** of the following primary identification documents:

- Current Australian or foreign driver's licence (including the back of the driver's licence if your address has changed)
 - Australian passport
 - Current foreign passport¹ or similar document issued for the purpose of international travel¹
 - Current card issued under a State or Territory for the purpose of proving a person's age
 - Current national identity card issued by a foreign government for the purpose of identification¹
- ¹ Identification documents must not be expired (excepting an Australian passport which may be expired within 2 years).

Alternative identification

If you are unable to provide any primary photographic identification, you will need to provide **two identification documents, one from each of the following lists:**

<ul style="list-style-type: none">• Birth certificate• Citizenship certificate issued by the Commonwealth• Pension card issued by the Department of Human Services (Centrelink) that entitles the person to financial benefits	AND	<ul style="list-style-type: none">• Letter from the Department of Human Services (Centrelink) or other Government body in the last 12 months regarding a Government assistance payment• Tax Office Notice of Assessment issued in the last 12 months• Rates notice from local council issued in the last 3 months• Electricity, gas or water bill issued in the last 3 months• Landline phone bill issued in the last 3 months (mobile phone bills will not be accepted)
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Name change

If you have changed your name, you must provide a certified copy of the relevant name change document¹, for example, a Marriage Certificate issued by the Registry of Births Deaths & Marriages, Decree Nisi or Deed Poll (in addition to the above identification).

If your legal name or date of birth does not match exactly to our records (excluding aforementioned name changes), please contact us for further instructions.

Signing on behalf of another person

If you are signing on behalf of the applicant you will need to provide the following:

- A **certified copy** of the Guardianship papers or Power of Attorney; and
- A **certified copy** of the appropriate proof of identity for the holder of the Guardianship or Power of Attorney.

Note: Certified ID is also required for the member

Translation

If your identification is written in a language other than English, the identification must be accompanied by an English translation prepared by a translator accredited by the National Accreditation Authority for Translators and Interpreters Ltd. (NAATI) at the level of Professional Translator or higher (or an equivalent accreditation), to translate from a language other than English into English.

How to certify documents

After sighting the original and the copy and making sure both documents are identical, the certifier must include on EACH page:

- Written or stamped 'certified true copy'
- Signature and printed full name
- Qualification (such as Justice of the Peace, Australia Post employee, etc)
- Date (the date of certification must be within the 12 months prior to our receipt)

A clear copy of the document that identifies you (i.e. your driver's licence (front and back) or passport)

Certified true copy ← Write or stamp 'certified true copy' of the original document

J. Sample ← The authorised person's signature

Mr John Sample ← Full name, qualification and registration number (if applicable) of the authorised person

Justice of Peace

Registration No. 123456789 ← Date of certification (within 12 months of receipt)

Date: 01/02/2012 ←

Verification

A verification of the certifying party may be performed. If a discrepancy arises, you may be requested to re-certify documentation.

Important Note

The information in this document is a guide only and we may request additional documentation prior to any payment.

Who can certify documents?

In Australia?

- Permanent employee of the **Australian Postal Corporation** with 2 or more years of continuous service who is employed in an office supplying postal services to the public
- Agent of the **Australian Postal Commission** who is in charge of an office supplying postal services to the public
- **Australian Consular Officer or Australian Diplomatic Officer** (within the meaning of the Consular Fees Act 1955)
- **Bailiff**
- **Bank officer, building society officer or credit union officer** (with two or more continuous years of service)
- **Commissioner for Affidavits or Declarations**
- **Court Officer**, Registrar or Deputy Registrar of a Court, Judge, Clerk, Magistrate, Master of a Court, Chief Executive Officer of a Commonwealth Court
- **Fellow of the National Tax Accountant's Association**
- **Finance Company Officer** (with two or more continuous years of service with one or more finance companies)
- **Justice of the Peace • Legal practitioner**
- **Marriage celebrant** (registered under Subdivision C of Division 1 of Part IV of the Marriage Act 1961)
- **Medical practitioner, chiropractor, dentist, nurse, optometrist, physiotherapist, psychologist**
- **Member of Chartered Secretaries Australia**
- **Member of Engineers Australia** (other than at the grade of student)
- **Member of the Association of Taxation and Management Accountants**
- **Member of the Australasian Institute of Mining and Metallurgy**
- **Member of the Australian Defence Force** (who is an officer; or a non-commissioned officer within the meaning of the Defence Force Discipline Act 1982 with two or more years of continuous service or a warrant officer within the meaning of that Act)
- **Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or Member of the Institute of Public Accountants**
- **Member of Commonwealth Parliament, State Parliament, Territory Legislature or a Local Government Authority** (State or Territory)
- **Minister of Religion** (under Subdivision A of Division 1 of Part IV of the Marriage Act 1961)
- **Notary Public**
- **Officer with, or Authorised Representative of an Australian Financial Services Licensee** (who has had at least two years of continuous service with one or more licensees)
- **Officer with, or a credit representative of, a holder of an Australian credit licence** (who has had at least two years of continuous service with one or more licensees).
- **Permanent employee of the Commonwealth** (or Commonwealth Authority) or a State or Territory (or State or Territory Authority) **or a Local Government Authority with two or more years of continuous service**
- **Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made**
- **Pharmacist**
- **Police Officer, Sheriff or Sheriff's Officer**
- **Senior Executive Service Employee of the Commonwealth** (or Commonwealth Authority) **or a State or Territory** (or State or Territory Authority)
- **Teacher employed on a full-time basis at a school or tertiary education institution**
- **Trade marks attorney • Veterinary surgeon**

Outside of Australia

- **An authorised staff member of an Australian Embassy, High Commission or Consulate • an authorised employee of the Australian Trade Commission** who is in a country or place outside Australia
- **An authorised employee of the Commonwealth of Australia** who is in a country or place outside Australia
- **A Member of the Australian Defence Force** who is an officer or a non-commissioned officer with 5 or more years of continuous service
- **A Notary Public from a country ranked 129 or below in the latest Transparency International Corruptions Perception Index: <http://www.transparency.org>**

The Trustee respects the privacy of your personal information and is committed to complying with the Australian Privacy Principles in the Privacy Act 1988 (Cth). Our Privacy Policy sets out our approach to the management of personal information. Subject to the Privacy Act 1998 (Cth), you can have access to and seek correction of your personal information. Our Privacy Policy contains information about how you can access and seek correction of your personal information, how you may complain about a breach of your privacy and other important information about how your personal information is collected, used and disclosed. Our Privacy Policy is available at mercersuper.com/privacy, or you can obtain a copy by contacting us on **1800 682 525**.

This document has been prepared and sent by Mercer Outsourcing (Australia) Pty Ltd ABN 83 068 908 912, Australian Financial Services Licence #411980. Mercer Super means Mercer Superannuation (Australia) Limited, ABN 79 004 717 533, Australian Financial Services Licence #235906, the trustee of the Mercer Super Trust ABN 19 905 422 981.