



Early access – specified compassionate grounds

Benefit application form and information

Important

Before you complete this form please read the **Product Disclosure Statement (PDS)** for your scheme and the **Early access to your super benefits** factsheet.

You will need to contact the **Australian Taxation Office (ATO)** for an approval letter to authorise the release of monies on specified compassionate grounds. For more information about approval for early access on these grounds, refer to the ATO website at ato.gov.au

Accessing your super early may significantly impact your eligibility for further benefits including a pension and retrospective invalidity (where these options are available).

Who should use this form

This form is for CSS, PSS, MilitarySuper, ADF Super and PSSap members. If you have any questions regarding this form please refer to the contact details on our website at csc.gov.au

Use this application if you are an ‘eligible member’ and the ATO has approved an early release of benefits on compassionate grounds.

You will need to provide a copy of the ATO’s approval letter with this completed form.

Note: Any release of benefits must also be in accordance with scheme rules. We can only release the full amount approved by the ATO if there is enough equity in your account that can be released.

Who is an eligible member?

An ‘eligible member’ is a contributing, preserved, or associate member of a CSC scheme, excluding:

- Pensioners
- CSS Associate members
- DFRDB members (unless you have a MilitarySuper Ancillary Account)
- MilitarySuper members who have reached age 60.

Note: MilitarySuper contributing members, as well as members aged 55 to 59, are only eligible to access their Ancillary Benefit.

We are now digital (CSS, PSS & Military Super only)

Lodge this form online via CSC Navigator at csc.gov.au or continue to the next page.

 Lodge online

What you need to provide with your application

For your application to be processed, Commonwealth Superannuation Corporation (CSC) requires:

- this form to be fully completed; and
- a copy of your ATO approval letter to be attached, which will authorise the release of monies on specified compassionate ground
- that your identity is verified (refer to Identification requirements on page 3); and
- a copy of recent bank statement showing account name, BSB, account number.

Your privacy is important to us

We’re committed to protecting your privacy. We collect your personal information for the purposes of providing superannuation services to you, improve our products and to keep you informed. We will only share your personal information where necessary for providing superannuation services to you. This may include disclosing your personal information to our scheme administrator, service providers or government or regulatory bodies. Your personal information may be accessed overseas by our service providers. Please see our privacy policy for full details. Your personal information will not be otherwise used or disclosed unless required or permitted under law. A full copy of our privacy policy as well as the privacy complaint process is available at csc.gov.au/privacy



Any financial product advice in this document is general advice only and has been prepared without taking account of your personal objectives, financial situation or needs. Before acting on any such general advice, you should consider the appropriateness of the advice, having regard to your own objectives, financial situation and needs. You may wish to consult a licensed financial adviser. You should obtain a copy of the relevant Product Disclosure Statement and consider its contents before making any decision regarding your super.

Commonwealth Superannuation Corporation (CSC) ABN: 48 882 817 243 AFSL: 238069 RSEL: L0001397 | Australian Defence Force Superannuation ABN: 90 302 247 344 RSE: R1077063 | Commonwealth Superannuation Scheme ABN: 19 415 776 361 RSE: R1004649 | Public Sector Superannuation accumulation plan ABN: 65 127 917 725 RSE: R1004601 | Military Superannuation and Benefits Scheme ABN: 50 925 523 120 RSE: R1000306 | Public Sector Superannuation Scheme ABN: 74 172 177 893



Early access – specified compassionate grounds form

A Personal details

Please complete all fields in this section. A contact phone number and email address is required in case we need to contact you about your application. Supplying these details may help avoid delays in processing.

Which scheme are you applying for a release from?

Select your super fund PSSap ADF Super CSS PSS MilitarySuper

Reference number

Title Mr Mrs Ms Miss Other

Surname

Given name(s)

Date of birth / /

Residential address Street

Suburb/town State Postcode

Postal address (if different from your residential address) Street

Suburb/town State Postcode

Phone Business hours After hours

Mobile number

Your email address

Tax File Number

Under the *Superannuation Industry (Supervision) Act 1993*, CSC is authorised to collect, use and disclose your tax file number. We may disclose your tax file number to another superannuation provider when your benefits are being transferred, unless you request to us in writing that your tax file number not be disclosed to any other superannuation provider. Declining to quote your tax file number is not an offence, however giving your tax file number to us will have the following advantages:

- we will be able to accept all permitted types of contributions to your account/s;
- other than the tax that may ordinarily apply, you will not pay more tax than you need to—this affects both contributions to your superannuation and benefit payments when you start drawing down your superannuation benefits; and
- it will make it much easier to find different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

B ATO Release

Application for early access to superannuation benefit on specified compassionate grounds

Please complete all fields and enclose a copy of the ATO letter with your application.

I,

hereby apply for part of my superannuation benefit amounting to the sum of* \$

*The amount you request to be released must be less than or equal to the amount specified in the ATO approval letter.

I have enclosed the written determination by ATO that I have satisfied the condition of release of my superannuation benefit on specified compassionate grounds.

C Bank details

Attach a copy of your recent bank statement which shows your account name, BSB and account number.

Name of institution

Name of account holder
(in your name or
joint names)

Branch location

Branch (BSB) number

Account number

Note: If the BSB number or account number you have provided is incorrect, the payment will not be accepted by your financial institution.

D Identification requirements

To confirm your identity, we require some information from you—this is to protect your benefit against fraud, money laundering and terrorism financing, under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.

Verifying your documents

Identifying documents may be verified through the Document Verification Service (DVS). DVS is a national online system that allows approved government agencies and organisations to compare a member's identifying information with a government record. It is not a database and does not store any personal information. Requests to verify a document are encrypted and sent via a secure communications pathway to the document issuing authority for checking.

Further information about the DVS, and the operation and management of the DVS Hub, is available from **IDMatch** at www.idmatch.gov.au/ and the **Attorney-General's Department** at www.ag.gov.au/.

If you don't provide authorisation to have documents verified electronically or your documents are incompatible with DVS, you will need to provide certified copies of required documents.* Please also refer to the section Certifying your documents.

* **DVS is only compatible with some identification documents, these have been listed below.**

An electronic copy of your identification documents will be stored in a secure environment and hard copies will be securely stored off-site. All copies will only be used for the purpose of confirming your identity. You need to send in identification with every application.

Certifying your documents

If you're providing certified documents, the certifying authority must confirm in writing that any copies are true copies of the original.

Important: The certification must include the name, signature, qualification and registration number of the certifying authority (if applicable), and the date of the certification. Note: we require a copy of both sides of your identification document. If your certified copy is a physical document, it must be sent by post. We cannot accept a photo or scan of a certified copy.

 Continued on next page

The following sample of certifying authorities can certify your documents in Australia:

- Dentist
- Employee of a Commonwealth authority engaged on a permanent basis with five or more years of continuous service who is not specified elsewhere in this document
- Financial Adviser or Financial Planner
- Justice of the Peace (JP)
- Legal Practitioner
- Medical Practitioner
- 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 five or more years of continuous service; or
 - a Warrant Officer within the meaning of that Act.
- Notary Public
- Nurse
- Occupational therapist
- Physiotherapist
- Psychologist.

For a full list of certifying authorities refer to **Schedule 1** of the *Statutory Declarations Regulations 2023* available at www.legislation.gov.au/F2023L01753/

Meeting the identification requirements

You only need to provide **one** document from the **Primary photographic identification** category.

If you can't provide any **Primary photographic identification** you will need to provide **one** secondary identification document from List A **AND one** secondary identification document from List B. We can only accept documents that are listed below for identification purposes.



If the name we hold on file for you is different to the name on your identification, or two pieces of identification are in different names, please provide a certified copy of your **Marriage or Change of Name certification**.




If you would like us to use DVS to verify your identification, please check both boxes below.

- I confirm that I am authorised to provide the personal details presented and I consent to the information being checked with the document issuer or official record holder via third party systems for the purposes of confirming my identity.
- I have attached identification for DVS verification.

You must provide a copy* of one of the following:

Primary photographic identification

DVS compatibility* is shown as  or 




-  A current Australian Driver's Licence (front and back of licence must be provided).
-  A current Australian Passport (or one which has expired within the last two years).
-  A current Australian Proof of Age card (issued under a State or Territory law).

*** If your documents are incompatible with DVS, don't forget to provide certified copies.**




Secondary identification requirements

Only provide these documents if you're unable to provide **one** of the **Primary photographic identification** documents.

List A

-  Your Australian Birth Certificate or extract issued by a State or Territory.
Please note: Birth Certificate extracts and Birth Certificates issued before 1970 may not be verified by DVS.
-  Your Citizenship Certificate issued by the Commonwealth.
-  Your current Pensioner Concession Card issued by the Department of Human Services.

List B

-  Your notice issued by the Australian Taxation Office (ATO) within the last 12 months that shows your name, current residential address, and records an amount payable either to or from the ATO.
-  Your notice issued by a local council or utilities provider in the last three months showing the provision of services and current residential address. **Example:** rates notice, electricity or water bill.
-  Your notice issued by the Commonwealth or a State or Territory government within the last 12 months showing your name and current residential address, and the provision of a financial benefit. **Example:** a Centrelink letter.

Members residing overseas

If you live overseas and need to have documents certified, it needs to be done by a person in that foreign country who is authorised by law in that jurisdiction to administer oaths or affirmations or to authenticate documents. For more information refer to ag.gov.au and dfat.gov.au. Documents provided in a foreign language must be accompanied by a certified translation completed by an accredited translator.

Persons residing overseas, foreign residents or anyone wishing to receive payments into an foreign bank account, please contact us to confirm this option and the necessary documentation requirements.

***Don't send original documents.**

