



Early access: severe financial hardship

Benefit application form and information

Things you need to note

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

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

Who should use this form

This form is for ADF Super and PSSap members.

Use this application form if you are an eligible member of our funds, and wish to apply for early release of your benefit on the grounds of severe financial hardship, as defined under the Superannuation Industry (Supervision) Regulations 1994 because:

- you have been in receipt of Commonwealth income support payments for at least 26 continuous weeks; and
- you wish to access your benefit on the grounds of severe financial hardship; or
- you have been in receipt of Commonwealth income support payments for at least 39 cumulative weeks since reaching your preservation age; and
- you are no longer gainfully employed* on a full-time or part-time basis.

* You're considered gainfully employed if you're employed or self-employed in any business, trade, profession, vocation, calling or occupation in return for any gain or reward for at least 10 hours per week.

What you need to provide with your application

For your application to be processed, CSC requires evidence of income support payments you are receiving, including:

- your Centrelink Reference Number (CRN) within Section C, or verbally, to provide CSC with consent to electronically confirm your Commonwealth income support, or a letter from Centrelink outlining your receipt of an eligible income support payment for the purposes of early release of superannuation; or
- a statement from the Department of Veterans' Affairs (DVA) outlining your receipt of eligible payments under the Veteran's Entitlements Act 1986 (Cth).

Additionally, CSC requires:

- a copy of your last issued bank statement and your current balance for the account into which you have nominated your benefit be paid into and the account your income support payments are paid into (if these are two different accounts). Please ensure the BSB, account number and account name are visible; and
- your identity be verified (refer to Identification requirements on page 4).

Note: An incomplete application, or applications without supporting documents, will delay the processing of your benefit.



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 (ADF Super) ABN: 90 302 247 344 RSE: R1077063 USI: 90302247344001 | Public Sector Superannuation accumulation plan ABN: 65 127 917 725 RSE: R1004601



Early access: severe financial hardship form

A Personal details

Which scheme are you applying for a release from? Tick your super fund. Send your completed form to the below email or postal address.

PSSap
formsandapplications.pssap@contact.csc.gov.au
or
PSSap, GPO Box 2252
Canberra ACT 260

ADF Super
formsandapplications.adfsuper@contact.csc.gov.au
or
ADF Super, GPO Box 2252
Canberra ACT 260

Membership number

Title Mr Mrs Ms Miss Other

Surname

Given name(s)

Date of birth / /

Residential address

Suburb/town State Postcode

Postal address (leave blank if same as residential address)

Suburb/town State Postcode

Your phone numbers 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.



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 (ADF Super) ABN: 90 302 247 344 RSE: R1077063 USI: 90302247344001 | Public Sector Superannuation accumulation plan ABN: 65 127 917 725 RSE: R1004601

E 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.

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.**

G Checklist

- I have read all the information in this form, the **PDS** and **Early access to your superannuation benefits** factsheet, and any other information I require to make an informed decision.
- I have completed all sections of this form.
- I have attached my last issued bank statement and my current balance, with the BSB, account number and account name visible, for my nominated benefit payment account and income support payment account.
- I have included my bank account details at **Section D**.
- I have included my DVA or Centrelink letter which is dated within 21 days of this application, or I have provided my Centrelink CRN in **Section C**.
- I have attached certified copies of documents to prove my identity, or I have attached uncertified copies and completed **Section E** and agreed to have my documents verified electronically.

H 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](https://www.csc.gov.au)

 For more information visit [csc.gov.au](https://www.csc.gov.au)

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 (ADF Super) ABN: 90 302 247 344 RSE: R1077063 USI: 90302247344001 | Public Sector Superannuation accumulation plan ABN: 65 127 917 725 RSE: R1004601

