

# SUPERANNUATION SEVERE FINANCIAL HARDSHIP

## INFORMATION SHEET

### EARLY RELEASE OF SUPERANNUATION (SUPER) BENEFITS DUE TO SEVERE FINANCIAL HARDSHIP.

#### What is severe financial hardship?

Usually you can't access your super until you reach your preservation age\* and retire, from age 65 or if you satisfy another condition of release. You may be able to access some of your super if you're experiencing 'severe financial hardship'.

The early release of super funds on the grounds of severe financial hardship is strictly controlled under legislation, which OnePath Custodians Pty Limited (the Trustee) also needs to follow. Each severe financial hardship claim is assessed on an individual basis and we do not guarantee payment. The rules for accessing super under severe financial hardship are broken into two categories.

#### Which category do you belong to?

The Trustee can only release a portion of your superannuation benefit if you are an Australian or New Zealand citizen or a permanent resident and if:

##### Category A

- you are receiving eligible Commonwealth income support payments for a continuous period of 26 weeks (please see from list below for eligible and non-eligible income support payments); and
- you are unable to meet reasonable and immediate family living expenses. This means that your income is not enough to cover the basic necessities of everyday living and you have no other assets or resources which could reasonably be used, in the foreseeable future, to cover the gap.

##### Eligible

- Carer Payment
- Newstart Allowance
- Pension

##### Non eligible

- Abstudy
- Austudy
- Family Tax Benefits
- Youth Allowance

If the applicant is in full-time study.

**Please note:** this is not a complete listing. Types of eligible benefits change from time to time according to changes in government policy. For a complete and up to date listing of eligible benefit payment types, please refer to Centrelink.

#### OR

##### Category B

- you reach your preservation age\* and 39 weeks, or over
- you have been receiving an eligible Commonwealth income support payment for a period of no less than a total of 39 weeks since reaching preservation age; and
- you can declare that at the time you are making your request you are not in paid employment (working for 10 or more hours each week).

Severe financial hardship benefits are released from your super account in the order of unrestricted non-preserved, restricted non-preserved and finally, preserved benefits.

\* Your preservation age depends on your date of birth.

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

#### Eligible Commonwealth income support payments

To consider your claim, we need a certified copy (or the original) of a Q230 or Q251 letter from Centrelink (now merged with the Department of Human Services or DHS) or Veterans' Affairs. This letter confirms that you are receiving benefits and have done so for the required period. Alternatively, you may provide your Centrelink Customer Reference Number (CRN) with your authority to allow us to contact DHS directly. Please refer to page 10.

If you elect to provide the Q230/Q251 letter, let DHS or Veterans' Affairs know that the Trustee requires this letter so that we may consider your early release application. The letter needs to be dated within 21 days of us receiving your application form.

There are a number of pensions and benefits which are eligible, not just unemployment benefits. You (the owner of the super account) need to be the person receiving the DHS benefits.

##### Contact the relevant DHS number for more information

Department of Human Services	1300 131 060
Employment Services	13 28 50
Older Australians	13 23 00
Department of Veterans' Affairs	13 32 54

## How much can I receive?

For those in **Category A**, you may claim between \$1,000 (minimum) and \$10,000 (maximum) from your account, or from multiple accounts within the same super fund, within any given 12 month period.

Note that these payments are gross amounts i.e. you may have to pay tax before you receive the money. For information about tax, please refer to Taxation section.

## Taxation

How your benefit will be taxed depends on your age and the components of your super. If you are under age 60 we may be required to deduct tax on the taxable component of your severe financial hardship benefit.

For more information on taxation, please refer to your financial adviser and the PDS available at [onepath.com.au](http://onepath.com.au) or contact Customer Services.

If you are in **Category B**, there is no restriction on how much of your account balance you can withdraw.

## Release guidelines (Category A only)

Below are the common types of expenses we may consider. They're only guidelines so if you have any questions on specific expenses, give our Customer Services team a call.

Note, we will generally only pay the outstanding amount due at the time of application. You will need to supply proof of the amount due, e.g. bank statement, bill etc.

Type of bill	Guidelines
<b>Credit cards</b>	Do you have credit card debt? Generally we'll pay the immediate minimum outstanding balance only.
<b>Loans</b>	We'll generally pay the immediate minimum outstanding balance on any Personal Loans (i.e. from banks, building societies). Private loans from family or friends are considered case by case. To consider them, we'll need a statutory declaration* from the person you borrowed from stating: <ul style="list-style-type: none"><li>• the details of the loan</li><li>• that the loan is immediately due and payable</li><li>• evidence (bank statements, paid bills) that the money went in to your account</li><li>• that the loan was needed to meet reasonable and immediate family living expenses.</li></ul> <p>* Please complete the statutory declaration on page 6 if you have a private loan from family or friends. * A separate statutory declaration is required from each person the debt is owed to.</p>
<b>General Bills</b>	Gas, water, electricity and phone bills will generally be approved as long as the copies you send us show they are due at the date of the application. General bills may also include council rates or body corporate expenses.
<b>Insurance</b>	We may be able to assist if you are struggling with outstanding insurance premiums (house, contents, car, medical).
<b>Motor vehicle repairs</b>	We will only approve to pay for repairs to a motor vehicle to make it roadworthy and if essential i.e. where public transport is not available. Send us the quote showing that the repairs are essential. Funds for the purchase of a motor vehicle will not be approved except in exceptional circumstances.
<b>Education Expenses</b>	We may consider the release of funds to assist with school fees, uniforms, books for you or your dependants. Ensure they are due and payable at the time of application.
<b>Medical Expenses</b>	We may release funds for outstanding medical bills or urgent medical treatment not yet undertaken where documentary evidence is provided. The DHS may be able to assist you further. See below for more information.
<b>Mortgage payments</b>	We may be able to help cover the minimum outstanding amounts. The ATO may be able to assist you further. See the 'ATO releases on compassionate grounds' paragraph for more information.
<b>Household goods</b>	Generally we cannot release funds to cover the cost of household items unless they are essential e.g. a fridge may be considered essential. We will not release funds to cover discretionary items such as TVs, stereos or computers.

## What you need to supply

To claim under severe financial hardship you will need to supply:

- your Centrelink CRN OR the Q230 Letter (Category A) or Q251 Letter (Category B), and
- a fully completed and signed Superannuation Severe Financial Hardship Application form, and
- certified proof of identification.

If you're claiming under Category A, you also need to provide evidence of your income, debts and expenses with your severe financial hardship claim. Including:

- proof of your weekly income (e.g. DHS income statement, payslips)
- copies of your most recent bank statements
- evidence of any debts (e.g. photocopies of your bills which must be less than 3 months old).

We may request additional information or decline your claim if the information provided is not enough to support the claim.

### What we will not consider as debts:

- Amounts over the minimum payment due on a debt or bill
- Luxury items e.g. TV
- Debts that are not due immediately.

### Assets (Category A only)

If you have any assets that could reasonably and realistically be sold to meet your expenses (excluding your family home) you are unlikely to meet the requirements of severe financial hardship.

## Your identification documents

*The Anti-Money Laundering and Counter-Terrorism Financing Act 2006 requires us to identify you and verify your identity before we make a payment of your super.*

To verify your identity, please send in original certified copies (not original documents) of the following:

- at least ONE primary identification document type OR
- at least TWO different types of secondary identification documents.

**Please note:** We cannot accept certified copies by fax or email.

### Primary identification document types

- Australian State/Territory photographic driver's licence or learner's permit
- Australian passport (current or one that has expired within the past two years)
- Foreign passport\*
- Australian State/Territory government issued Proof of Age Card
- Foreign government issued National Identification card\*
- Australian Firearms/Shooting Licence
- Australian Explosives Licence

\* If the identification document is written in a language other than English, you must provide a translation into English by a translator who is accredited by the National Accreditation Authority for Translators and Interpreters.

### Secondary identification document types

- Birth certificate, birth card, birth extract issued by an Australian State or Territory, or foreign Government\*
- Australian Medicare card
- Foreign driver's licence\*
- Australian or foreign citizenship certificate\*
- Australian Government card or notice issued by Centrelink to concession holder – includes any **one** of the following:
  - DHS Commonwealth Seniors Health Card or Health Care Card
  - DHS or DVA Pensioner Concession card
  - Benefits Notice (less than 12 months old)
- Australian ImmiCard – includes any **one** of the following:
  - Evidence of Immigration Status (EIS) ImmiCard
  - Permanent Resident Evidence (PRE) ImmiCard
  - Residence Determination ImmiCard (RDI)
- Australian School attendance letter/notice issued by principal to person under 18, recording residential address and period of attendance (less than 3 months old)
- Australian Taxation Office (ATO) assessment notice (less than 12 months old) with name, residential address and recording debt payable by refund due to the person.
- Notice issued by an approved Australian aged care facility (less than 12 months old) with name and residential address
- Letter issued by the Australian Electoral Commission (less than 3 months old) with name and residential address

\* If the identification document is written in a language other than English, you must provide a translation into English by a translator who is accredited by the National Accreditation Authority for Translators and Interpreters.

## Who can certify and witness documents?

Documents for verification purposes are acceptable provided they have been certified and/or witnessed by persons who can certify and/or witness documents.

In all cases, certification and witnessing must not have taken place more than 3 months prior to when the identification and verification procedure is to be undertaken.

The following is a list of persons authorised to certify copies of documents and witness a Statutory Declaration:

- A person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described)
- Judge
- Magistrate
- Chief executive officer of a Commonwealth court
- Registrar or deputy registrar of a court
- Justice of the Peace
- Notary public, including a notary public (however described) exercising functions at a place outside:
  - (a) the Commonwealth; and
  - (b) the external Territories of the Commonwealth
- Police Officer
- Architect
- Midwives
- Migration agents registered under Division 3 of Part 3 of the *Migration Act 1958*
- Occupational therapists
- Financial advisers and financial planners
- Accountant who is:
  - (a) a fellow of the National Tax Accountants' Association; or
  - (b) a member of any of the following:
    - (i) Chartered Accountants Australia and New Zealand;
    - (ii) the Association of Taxation and Management Accountants;
    - (iii) CPA Australia;
    - (iv) the Institute of Public Accountants
- Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
- Permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office providing postal services to the public
- Australian consular officer or an Australian diplomatic officer (within the meaning of the *Consular Fees Act 1955*)
- Officer with 2 or more continuous years' service with one or more Australian financial institutions (for the purposes of the *Statutory Declarations Regulations 2018*) or overseas financial institutions with which ANZ has an existing correspondent banking relationship

- Finance company officer with 2 or more continuous years of service with one or more finance companies (for the purposes of the *Statutory Declaration Regulations 2018*)

- Pharmacist

- Employee of the Australian Trade and Investment Commission (AUSTRADE) who is:
  - (a) in a country or place outside Australia; and
  - (b) authorised under paragraph 3(d) of the *Consular Fees Act 1955*; and
  - (c) exercising his or her function in that place

- A person in a foreign country who is authorised by law in that jurisdiction to administer oaths or affirmations or to authenticate documents

- Engineer who is:
  - (a) a member of Engineers Australia, other than at the grade of student; or
  - (b) a Registered Professional Engineer of Professionals Australia; or
  - (c) registered as an engineer under a law of the Commonwealth, a State or Territory; or
  - (d) registered on the National Engineering Register by Engineers Australia

**Note:** The person who is authorised to certify documents must make sure all pages have been certified as true copies by writing or stamping 'certified true copy' followed by their signature, printed name, contact details, qualification (e.g. Justice of the Peace, Australia Post employee, etc.) and date.

For a complete list of authorised witnesses of statutory declarations please refer to below webpage  
[www.ag.gov.au/Publications/Statutory-declarations](http://www.ag.gov.au/Publications/Statutory-declarations)

## ATO releases on compassionate grounds

If you do not qualify for early release of your superannuation benefits on the grounds of severe financial hardship, you may consider asking the ATO to approve the release of some or all of your benefits on compassionate grounds. Contact the ATO on 13 10 20 for more information.

**Consider speaking to your financial adviser before making a financial hardship claim.** There may be other options available to you.

If you would like to locate a qualified financial adviser, please call Customer Services and we will arrange for one to contact you. There are also a number of community organisations which may be able to provide financial counselling or other support.

## Privacy Statement

In this section 'we', 'us' and 'our' refers to OnePath Custodians Pty Limited and other members of the IOOF Group. We collect your personal information (including health and other sensitive information) from you in order to manage and administer our products and services. We may need to disclose it to certain third parties.

We are committed to ensuring the confidentiality and security of your personal information. Our Privacy Policy details how we manage your personal information (including health and other sensitive information) and is available on request or may be downloaded from [onepath.com.au/superandinvestments/privacy-policy](http://onepath.com.au/superandinvestments/privacy-policy)

In order to issue and undertake the management and administration of our products and services, it may be necessary for us to disclose your personal information to certain third parties.

Unless you consent to such disclosure we will not be able to consider the information you have provided.

### Providing your information to others

The parties to whom we may routinely disclose your personal information (including health and other sensitive information) include:

- organisations that assist us to detect and protect against consumer fraud
- any related company of OnePath Custodians which will use the information for the same purposes as OnePath Custodians and will act under OnePath Custodians' Privacy Policy
- organisations, including those in an alliance with us, to distribute, manage and administer our products and services, carry out business functions and undertake analytics activities
- organisations performing administration
- compliance functions in relation to the products and services we provide
- organisations providing medical or other services for the purpose of the assessment of any insurance claim you make with us (such as reinsurers)
- our solicitors or legal representatives
- organisations maintaining our information technology systems
- organisations providing mailing and printing services
- persons who act on your behalf (such as your agent or financial adviser)
- regulatory bodies, government agencies, law enforcement bodies and courts.

We will also disclose your personal information in circumstances where we are required by law to do so.

Examples of such laws are:

- *The Family Law Act 1975* (Cth) enables certain persons to request information about your interest in a superannuation fund
- There are disclosure obligations to third parties under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.

### Information required by law

We may be required by relevant laws to collect certain information from you. Details of these laws and why they require us to collect this information are contained in our Privacy Policy at [onepath.com.au/superandinvestments/privacy-policy](http://onepath.com.au/superandinvestments/privacy-policy)

### Overseas recipients

We may disclose information to recipients (including service providers and related companies) which are (1) located outside Australia and/or (2) not established in or do not carry on business in Australia.

You can find details about the location of these recipients in our Privacy Policy available at [onepath.com.au/superandinvestments/privacy-policy](http://onepath.com.au/superandinvestments/privacy-policy)

### Marketing and Privacy

We and other members of the IOOF Group may use your personal information (including health and other sensitive information) to send you information about our financial products or services from time to time.

We and IOOF may also disclose your personal information (including health and other sensitive information) to related companies, alliance partners, and organisations in an arrangement or alliance with us and/or IOOF to jointly offer products or share information for marketing purposes. This is to enable them or IOOF to tell you about a product or service they offer or that a third party with whom they have an arrangement offers.

If you do not want us or IOOF to use and disclose your information as set out above, phone Customer Services on 133 665 to withdraw your consent.

### Privacy Policy

Our Privacy policy contains information about:

- when we may collect information from a third party;
- how you may access and seek correction of the personal information we hold about you;
- and how you can raise concerns that we have breached the Privacy Act or an applicable code and how we will deal with those matters.

You can contact us about your information or any other privacy matter as follows:

GPO Box 5367  
Sydney NSW 2001  
Email: [superprivacy@onepath.com.au](mailto:superprivacy@onepath.com.au)

We may charge you a reasonable fee for this.

If any of your personal information is incorrect or has changed, please let OnePath know by contacting Customer Services. More information can be found in our Privacy Policy which can be obtained from our website at [onepath.com.au/superandinvestments/privacy-policy](http://onepath.com.au/superandinvestments/privacy-policy)



# Superannuation Severe Financial Hardship

## OnePath Application form

26 June 2020

### Customer Services

Phone 133 665

Email [superbenefits@anz.com](mailto:superbenefits@anz.com)

Website [onepath.com.au](http://onepath.com.au)

### Instructions

If you are seeking the early release of your superannuation benefits on the grounds of severe financial hardship, you should complete this Application Form and sign it. If you wish to apply for early release of your superannuation benefits because you are either permanently incapacitated from work or you are leaving Australia permanently, do NOT complete this Application. Please contact Customer Services on 133 665 for further information.

An individual who has, at any stage, been a temporary resident and is not a citizen or a permanent resident of Australia or New Zealand, is only able to withdraw their superannuation benefits under limited conditions of release, including: death, terminal medical condition, permanent incapacity, temporary incapacity, unclaimed money payment, and departing Australia superannuation payment.

Please speak to your financial adviser for more information or contact Customer Services on 133 665 weekdays between 8.30am and 6.30pm (AEST).

Complete and sign the form and return to:

#### OnePath Custodians Pty Limited

GPO Box 5306

Sydney NSW 2001

## 1. General Information

Member number

### Personal particulars (Please tick appropriate box)

Title Mr  Mrs  Ms  Miss  Dr  Other

Surname

Given names(s)   
(including middle name)

Date of birth (dd/mm/yyyy)  /  /  Male  Female

Residential address (this cannot be a PO Box)

Suburb/Town  State  Postcode

Country

Phone Business  Mobile

Home  Fax

Email

Primary citizenship

Secondary citizenship (complete if you have dual citizenship)

Tax File Number ---- Refer to information about providing your TFN on page 11.

### Dependants (Category A only)

Number of financial dependants (eg. your partner and any children)

Name  Age

Name  Age

Name  Age

Name  Age

**Dependants (Category A only)** (continued)

Name	<input type="text"/>	Age	<input type="text"/>	<input type="text"/>	<input type="text"/>
Name	<input type="text"/>	Age	<input type="text"/>	<input type="text"/>	<input type="text"/>

**1. General Information (continued)**

**Employment (Category A only)**

**Are you:**

An employee?  Occupation (Retired)

Self employed?  Business

Unemployed?

Other  Please specify

If you are employed how many hours per week do you work?

**Is your partner (Category A only)**

An employee?  Occupation

Self employed?  Business

Unemployed?

Other  Please specify

**Previous Financial Hardship Applications (Category A only)**

Have you applied for superannuation benefits to be released from any other superannuation providers/funds on the grounds of severe financial hardship within the last 12 months?  Yes  No

Was the release granted?  Yes  No

If so, amount released \$  Date granted (dd/mm/yyyy)  /  /

**2. Financial Details**

**Income (Category A only)**

Please provide details of your current total NET weekly income. (Provide evidence, e.g. pay slips, bank statements etc.)

Self

Partner

Dependants

**Income Support (Category A only)**

Are you in receipt of income support payments (please refer to page 1 for eligible income support payments) workers compensation or any other lump sum? (Provide evidence, e.g. bank statement)  Yes  No

If yes, please specify what type of benefit(s):

Weekly amount of benefit(s) \$

**Weekly expenses (Category A only)**

List the main current weekly expenses in relation to you, your partner and your dependants (exclude any business expenses).

Item	Amount per week
Rent/board	<input type="text"/>
Home loan repayments	<input type="text"/>
Personal loan repayments	<input type="text"/>
Food and Household items	<input type="text"/>
Electricity	<input type="text"/>
Gas	<input type="text"/>
Telephone	<input type="text"/>



## 2. Financial Details (continued)

### Weekly expenses (Category A only) (continued)

Item	Amount per week	
Car – Fuel	\$ <input type="text"/>	
– Registration	\$ <input type="text"/>	
– Insurance	\$ <input type="text"/>	
Clothing	\$ <input type="text"/>	
Education	\$ <input type="text"/>	
Medical	\$ <input type="text"/>	
Any other expenditure	\$ <input type="text"/>	Specify <input type="text"/>
Any other expenditure	\$ <input type="text"/>	Specify <input type="text"/>
Any other expenditure	\$ <input type="text"/>	Specify <input type="text"/>
<b>Total</b>	<b>\$</b> <input type="text"/>	

### Assets (Category A only)

Excluding the family home, please provide details of personal assets for you and your partner and their market value (e.g. cars, furniture, bank accounts, shares, real estate):

Asset	Market Value
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<b>Total</b>	<b>\$</b> <input type="text"/>

### Liabilities (Category A only)

Please provide details of personal liabilities for you and your partner (exclude any business liabilities) (e.g. home loan, personal loan, court order, car loan, credit cards):

**Please note:** If you owe a friend or family member some money, please complete the Statutory Declaration on page 6.

Liability	Amount outstanding
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<b>Total</b>	<b>\$</b> <input type="text"/>

### Category A only

Briefly explain the cause of your financial hardship and how the money will be used if released:

<input type="text"/>
<input type="text"/>
<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. Information about providing your TFN

You or your employer may already have provided your TFN to OnePath. If not, we are required to tell you the following details before you provide your TFN. Your TFN is confidential and you should know the following before you decide to provide it to OnePath Custodians or a third party engaged by either OnePath Custodians or a related party of OnePath Custodians to provide superannuation administration services ("third party administrator") relating to this product:

- OnePath Custodians and the third party administrator are authorised to collect your TFN under the Taxation and Superannuation Laws.
- If you do provide your TFN to OnePath Custodians or the third party administrator, they will only use it for legal purposes. This includes finding or identifying your superannuation benefits where other information is insufficient, calculating tax on any superannuation benefit payments you may be entitled to.
- If you do provide your TFN to OnePath Custodians or the third party administrator, they may provide it to the trustee of another superannuation fund or a Retirement Savings Account (RSA) provider where the trustee or RSA provider is to receive your transferred benefits in the future.
- OnePath Custodians and the third party administrator will not pass your TFN to any other superannuation fund if you tell OnePath Custodians or the third party administrator in writing that you do not want them to pass it on.
- OnePath Custodians or the third party administrator may quote your TFN to the Australian Taxation Office (ATO) when reporting details of contributions for the purpose of lost member reporting, monitoring contributions caps and administration of the government co-contribution and low income superannuation contribution.

Otherwise your TFN will be treated as confidential. You are not required to provide your TFN. Declining to quote your TFN is not an offence.

However, if you do not give OnePath Custodians or the third party administrator, your TFN, either now or later:

- They may not be able to accept personal contributions.
- Additional taxes will apply to concessional contributions (including compulsory employer contributions).
- You may pay more tax on your superannuation benefits when you withdraw them than you have to (you may get this back at the end of the financial year in your income tax assessment).
- It may be difficult to locate or amalgamate your superannuation benefits in the future.

The purposes for which OnePath Custodians or the third party administrator can use your TFN and the consequences of not providing it to them may change in the future as a result of changes to the law.

## 7. Statutory Declaration

By signing this application I confirm that I have read and understood the Privacy statement on page 4.

Details of persons making the declaration.

Surname	<input type="text"/>		
Given names(s) (including middle name)	<input type="text"/>		
Address	<input type="text"/>		
Suburb/Town	<input type="text"/>	State	<input type="text"/>
		Postcode	<input type="text"/>
Country	<input type="text"/>		
Occupation (Retired)	<input type="text"/>		

By completing this form, I also:

- consent to the collection, use, storage and disclosure of my personal information (including health and other sensitive information) as described in OnePath's Privacy Statement outlined on page 8 and OnePath Custodians' Privacy Policy which is available at [onepath.com.au/superandinvestments/privacy-policy](http://onepath.com.au/superandinvestments/privacy-policy), or by calling Customer Services. If I have provided information about another person in this application I declare that I have the consent of that person to do so. I understand that OnePath Custodians requires me to inform the person concerned that I have done so and direct them to the Privacy Policy which is located at [onepath.com.au/superandinvestments/privacy-policy](http://onepath.com.au/superandinvestments/privacy-policy)
- consent to OnePath Custodians, any third party engaged by OnePath Custodians or any third party engaged by a related party of OnePath Custodians to provide administration services relating to this product, using and sharing my Tax File Number with authorised recipients and approved recipients to provide services (including account consolidation) and products to me.
- consent to OnePath Custodians, and its related companies using my personal information (including health and other sensitive information) to send me information about their products or services from time to time. I also consent to OnePath Custodians disclosing my personal information (including health and other sensitive information) to organisations, including those in an arrangement or alliance with OnePath Custodians or its related companies, to share information for marketing purposes and to enable those alliance partners to send me information about their products and services. If I do not want OnePath Custodians, its related companies or alliance partners using and disclosing my information for this purpose, I understand and agree that I must phone 133 665 to withdraw my consent.
- consent to my employer or former employer disclosing my personal information (including health and other sensitive information) to a financial adviser, in circumstances where one has been appointed, in order to undertake management and administration of the plan.

By completing this form, I do solemnly and sincerely declare that the information provided by me in the Application for Early Release of Benefits due to Severe Financial Hardship annexed to this Statutory Declaration is true and correct.

I also declare that if I am applying under Category A, I am unable to meet my reasonable and immediate family living expenses and that I do not have any assets (apart from my home) which could (reasonably and realistically speaking) be used or sold to cover this gap. I also declare that the amount I am requesting to be released is necessary to meet this reasonable and immediate family living expenses.

## 7. Statutory Declaration (continued)

I also declare that if I am applying under Category B, I am not gainfully employed on either a full-time or part-time basis.

I make the solemn declaration by virtue of the *Statutory Declarations Regulations 2018* as amended and subject to the penalties provided in that Act for the making of false statements in the statutory declarations, conscientiously believing the statements contained in the declaration to be true in every particular.

Signature of person making declaration  Date (dd/mm/yyyy)

Insert details of witness before whom the declaration is made.

Surname   
Given names(s)   
(including middle name)  
Address   
Suburb/Town  State  Postcode   
Country   
Occupation (Retired)

Signature of witness  Date (dd/mm/yyyy)

Please refer to page 4 for persons who can witness this Statutory Declaration.

**Note:** A person who wilfully makes a false statement in a statutory declaration under the *Statutory Declarations Regulations 2018* as amended, is guilty of an offence against this Act as punishment for which is a fine not exceeding \$200 or imprisonment for a term not exceeding six months or both if the offence is prosecuted summarily, or imprisonment for a term not exceeding four years if the offence is prosecuted upon indictment.

## 8. Financial Hardship Checklist

### 1. Financial Hardship Application Form

- I have completed every section and included my personal details, tax file number, details of previous hardship applications, bank details in my name and financial details
- I have completed the **Statutory Declaration** and it has been witnessed by an authorised person
- I have signed and dated the form

### 2. Certified Identification

Please refer to page 3 for IDs you need to provide.

- I have provided an original certified copy of my current identification (e.g. Passport, drivers licence)

### 3. Bank Statements (The most recent)

- I have included copies of my bank statements and payslips in my name

### 4. Evidence of Debts (Must be less than 3 months old)

- I have included copies of debts including water bills, electricity bills, general bills, credit card statements, loan repayments, insurance, repairs to make a motor vehicle roadworthy, education expenses, medical expenses and mortgage repayments

and/or

- I have included a Statutory Declaration made by the debtor stating the amount I owe the debtor. This has been properly signed and witnessed by an authorised person. This Statutory Declaration is different to the one found within the Financial Hardship Application Form

### 5. Department of Human Services (DHS) letter (Q230 or Q251) or Customer Reference Number

- I have provided my Centrelink **Customer Reference Number (CRN)** or attached an original copy of a Q230 or Q251 letter that is less than 21 days old. (A new DHS letter will be required if older than 21 days)

## What happens next?

We will assess your claim and contact you to let you know the outcome.

Please ensure that all details are provided so that we are able to assist you in a timely manner.