

Early Release of Benefit Application

Financial hardship

Please call us on 1800 692 877 to complete your application over the phone. Alternatively, you can complete and sign this form and return by:

☒ **Mail to:** BUSSQ GPO Box 2775, Brisbane QLD 4001

@ **Email to:** super@bussq.com.au

Need help? If you require help completing this form call **1800 692 877** or email super@bussq.com.au

1 Personal details

BUSSQ member number (if known)

Mr/Mrs/Ms/Miss

Given names

Surname

Date of birth (dd/mm/yyyy)

Daytime contact number

Mobile

Email

Street number

Street address

Suburb/Town

State

Postcode

Postal address (if different to above)

Suburb/Town

State

Postcode

2 Your Tax File Number (TFN)

If you have already provided your TFN to BUSSQ you don't need to provide this again.

- We are authorised under the Superannuation Industry (Supervision) Act 1993 to collect, use and disclose your TFN. You don't have to provide your TFN and it's not an offence if you don't.
- If you choose to provide your TFN, we will use and disclose it for purposes including helping you to find your super, calculating tax and providing information to the ATO.
- If you do not provide your TFN you may pay more tax on your benefits and contributions and we cannot accept your personal contributions.
- If you transfer your super to another fund, we will disclose your TFN to the other fund unless you tell us in writing not to.

I acknowledge the above information and I elect to provide my TFN and declare it is:

3 Proof of identity

To protect your superannuation account and satisfy our obligations, we need you to prove your identity before making withdrawals. You have two options for verifying your identity, please select one below.

Option 1

☐

Electronic verification

BUSSQ can easily verify your identity electronically. You just need to provide your driver licence or passport number details below.

By selecting this option, I confirm that I am authorised to provide the personal details presented and I consent to my information being checked via electronic means by BUSSQ and its administrator MUFG Pension & Market Services Holdings Limited (MUFG). I understand that my information will be subject to an information match request with the document issuer or official record holder and a corresponding result will be provided via a third-party system for the purpose of confirming my identity.

I also authorise disclosure of my name, residential address and date of birth to the credit reporting agency, Illion, to verify my identity. This is not a credit check and will not give BUSSQ access to any other information about you and will not impact your credit rating or be stored against your credit information file.

If the details you provide cannot be matched we will advise you in writing, and you will need to supply us with certified documents – see Option 2.

For further information on how your information is managed for electronic verification purposes, contact BUSSQ by calling **1800 692 877**.

Australian driver licence

Full name as it appears on your driver licence

Driver licence number

Card Number

Note: For help to locate your Card Number refer to the 'Certified documentation' section on the last page of this form.

State of issue

Expiry date

/ / 20

Australian passport

Passport number

Country of birth

Full name as it appears on your passport

Option 2

☐ **Provide certified documents** (see the 'Certified documentation' section of this form for more information).



Please mail documents if providing certified proof to BUSSQ's address, which is provided on this form.

4 Claim type

Please select the type of claim you wish to apply for:

Claim type 1

Complete this section if you meet the criteria under Claim type 1 (please refer to the fact sheet for more information).

☐ I declare that 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 withdraw is necessary to meet my reasonable and immediate family living expenses.

OR

Claim type 2

Complete this section if you meet the criteria under Claim type 2 (please refer to the fact sheet for more information).

Preservation age and employment

☐ I declare that I am at least age 60 (preservation age), plus 39 weeks and at the date of this application, I am unemployed or employed for less than 10 hours per week.

5 Amount to be withdrawn

Please read Step 2 of the Fact Sheet and advise us how much you wish to claim:

I request the withdrawal of:

 \$

(please ✓ one option):

☐

Before tax

☐

After tax

OR

☐

The balance of my account

Please note: If you withdraw the balance of your account and your claim is processed successfully, your BUSSQ account will become inactive and cannot be re-opened. You can re-join BUSSQ to set up a new account for any future super contributions if you wish. You should be aware that any insurance on your account will cease if your account is closed.

6 Eligibility to confirm payments electronically

Centrelink Customer Reference Number (CRN)

☐

I authorise:

- The Fund and its Administrator to use Centrelink Confirmation eServices to perform a Centrelink enquiry of my customer details.
- Services Australia ('The Agency') to provide the results of that enquiry to the Fund and its Administrator.

I understand that:

- The Agency will use information I have provided to the Fund and its Administrator to confirm my eligibility for early release of superannuation on the grounds of financial hardship based on whether or not I have received a qualifying Centrelink payment for a specified period.
- The Agency will disclose to the Fund and its Administrator my personal information including my name, date of birth and payment status.
- This consent, once signed, remains valid while I am a customer of BUSSQ unless I withdraw it by contacting BUSSQ or The Agency.
- If I withdraw my consent and do not alternatively provide proof of my circumstances/details, I may not be eligible to lodge a claim with BUSSQ.

7 Your financial institution details



Please attach a copy of a current bank statement for a personal bank account that is held in your name, or jointly in your name (BUSSQ is unable to pay your benefit into a business account). The statement must show your name, BSB and account number to enable the benefit to be paid by electronic funds transfer (EFT). Please ensure the account number provided to us is correct.

Financial institution name

Name in which the account is held

BSB number

Account number

8 Residency declaration

Temporary residents* are not eligible to claim under Financial Hardship or Compassionate Grounds. For more information call us on **1800 692 877**.

I declare that: (Please tick the box that applies to you).

☐

I am an Australian citizen, New Zealand citizen or permanent resident of Australia, or

☐

I hold a Subclass 405 (Investor Retirement) or Subclass 410 (Retirement) visa.

* A temporary resident is someone who holds a temporary visa as described in the Superannuation Industry (Supervision) Regulations 1994 or in the Migration Act 1958.

9 Privacy and other important information

BUSSQ collects, uses and discloses your personal information in accordance with the BUSSQ Privacy Policy and Privacy Collection Statement which is available from our website or by calling **1800 692 877**. This includes further information on how your information is stored for identity verification purposes and how to make a privacy complaint, including in relation to electronic verification. You do not have to provide your personal information, but we may not be able to administer your account or verify your identity if you don't. The Privacy Policy confirms to who and when we may disclose your personal information including if required by law or court/tribunal order, or with your permission. Please call us if you have any questions about your rights under the privacy legislation.

10 Authorisation and declaration

In signing this application:

- I authorise my superannuation benefit to be paid as instructed on this form. Upon payment of my full account balance from BUSSQ, I shall release BUSSQ from all claims, liabilities and obligation whatsoever in respect of my interest in BUSSQ.
- I understand that if my account closes as a result of this claim all insurance benefits will cease.
- I understand that fees, as outlined in the PDS, will be deducted.
- I understand that if I choose not to provide my Tax File Number (TFN) the Trustee is required to deduct tax from my benefit at the top marginal tax rate plus Medicare levy.
- I understand that any request to claim back tax paid to the ATO because of no TFN quoted needs to be done before claiming payment.
- I understand that tax may be deducted from my account.
- I understand that I cannot claim a tax deduction for personal superannuation contributions if this has not been processed prior to claiming my benefit or if the fund no longer holds the contributions.
- I understand that any contribution splitting must be done prior to claiming my benefit.
- By ticking the box in section 6 I have given consent for BUSSQ and its Administrator to electronically confirm my Centrelink payment details.
- I declare all information provided on this form is true and correct and that I meet the conditions outlined in the form and accompanying information.
- I am aware that should my account become inactive (account balance below \$6,000 and no contributions or rollovers for 16 or more months) it may be at risk of being transferred to the ATO.
- I am the person named on this form or I have a Power of Attorney to act on the member's behalf and have supplied to BUSSQ my certified Power of Attorney and identity documentation.



Please sign and date.

Forms without both a signature and date are unable to be processed. **Note:** Digital signatures will not be accepted.

Signature of applicant



Dated (dd/mm/yyyy)

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Once completed and signed please return this form by:

Mail: BUSSQ GPO Box 2775, Brisbane QLD 4001 or **email:** super@bussq.com.au

Please note: If providing certified proof of ID, these documents must be mailed to BUSSQ at the address above.

Certified documentation

BUSSQ can verify your identity quickly and securely using greenID, an electronic identity verification platform. If you are unable to, or do not consent to be verified electronically, you will need to provide certified documents to prove your identity. Please follow the below guide and mail your certified documents with your completed form to **BUSSQ GPO Box 2775, Brisbane QLD 4001**.

Please note certified proof of identity is only valid for a maximum of 12 months from the date the identification was certified.

Certified copies of the following documents can be used to prove your identity:

One of the following documents only:

- A current driver licence or permit issued under the law of a State or Territory.
- An Australian passport which can be up to two years out of date, that contains a photograph of the person in whose name the document is issued.
- Proof of Age Card
 - A card issued under a law of a State or Territory for the purpose of providing the person's age which contains a photograph of a person in whose name the document is issued (includes Proof of Age Card or National Identity Card); or
- National Identity Card
 - A card issued for the purpose of identification that contains a photograph and the signature of the person in whose name the document is issued; and
 - Is issued by a foreign government, the United Nations or an agency of the United Nations; and
 - If it is in a language that is not understood by the person carrying out the verification it must be accompanied by an English translation prepared by an accredited translator.

OR

One of the following documents:

- Birth certificate or birth extract
- Citizenship certificate issued by the Commonwealth
- Pension card issued by Centrelink that entitles you to financial benefits.

AND

One of the following documents:

- Letter from Centrelink regarding a Government assistance payment
- Notice issued by Commonwealth, State or Territory Government within the past 12 months, containing your name and residential address.

For example:

- Tax Office Notice of Assessment
- Rates notice from local council.

Have you changed your name?

If you have changed your name, in addition to the above listed certified documentation, you need to complete the Change of Details form (available on our website) and provide a certified copy of one of the following documents:

- Marriage Certificate (required even if the parties are separated)
- Decree Nisi, Certificate of Divorce or Decree Absolute
- Deed Poll documentation.

Are you acting on behalf of someone else?

If you are signing on behalf of another person you will need to send by mail original certified copies of the following documents (we cannot accept these via email):

- Current Power of Attorney document (with each page of the document certified)
- The member's identity documents as listed above
- Your identity documents.

Certifying your documents

All copies of proof of identity documents should be certified as a true copy of the ORIGINAL by an authorised person. Some examples of authorised persons are:

- A Justice of the Peace or Commissioner for Declarations
- A Police Officer
- A finance company officer or representative of an AFSL licence holder with five or more years continuous services with one or more licensees
- A lawyer, judge or magistrate
- Permanent employee of Australia Post with five or more years of continued service.

The certifier must sight the original and make sure both documents are identical, and then make sure all photocopied pages are certified as true copies by writing or stamping wording to that effect followed by their:

- Signature
- Name
- Qualification
- Date, and
- Phone number.



I certify this is a true copy of the original document.

Julie Preston
Justice of the Peace
19/06/2022
0412 345 678

Where to find the Card Number on your driver licence?

You can find your Card Number on the front and/or back of your driver licence. It is different from the licence number, as it's a unique identifier, which changes each time your driver licence is re-issued.

Note: The location for the Card Number does slightly vary amongst different state issued driver licences. The example images show where the Card Number is situated for the Queensland Driver Licence being both on the front and back.

If you need help to locate the Card Number on your driver licence, call us on **1800 692 877**.



Card Number



Card Number