

# Financial hardship benefit payment application

## Important information

If any of the following apply to you, please call us on **1800 640 886** to discuss your options before you complete this form:

- You are not an Australian or New Zealand citizen or a permanent resident of Australia
- You intend to apply for the early release of your super based on compassionate grounds
- Part of your benefit is unrestricted non-preserved.

## Accessing your super due to financial hardship

Superannuation law allows Media Super to release benefits to members prior to their retirement in cases of severe financial hardship. To access your super in these circumstances you must meet the eligibility conditions set out in superannuation legislation (see below).

## Check you're eligible

You may be able to withdraw some of your superannuation if you meet the below eligibility conditions at the time of your application:

<b>Claim Type A</b>	you are under age 60	<b>AND</b>	<ol style="list-style-type: none"><li>1. You have been on an eligible Commonwealth Government income support payment for a continuous period of 26 weeks, <b>AND</b></li><li>2. You are unable to meet reasonable and immediate family living expenses.</li></ol>
<b>Claim Type B</b>	you are age 60 or over	<b>AND</b>	<ol style="list-style-type: none"><li>1. You have been on an eligible Commonwealth Government income support payment for a cumulative period of 39 weeks after you have reached age 60, and</li><li>2. You are not gainfully employed on a full or part-time basis.</li></ol>

## How we check your eligibility

As part of your application you'll need to provide us with your **Centrelink Customer Reference Number**. We'll use Centrelink's Confirmation eService\* to confirm your eligibility for claim type A or B outlined above.

In some cases we may need to ask for supporting documentation to confirm your eligibility.

## How much can be released?

The minimum amount you can be paid is \$1,000, or your full balance if this is less than \$1,000. Whether a maximum amount also applies depends on your claim type:

**Claim Type A** – the maximum amount you can be paid is \$10,000 less any applicable tax. Only one financial hardship withdrawal from any super fund can be made in any 12-month period.

**Claim Type B** – there's no limit to the amount you can apply to withdraw from your super.

You should note that reducing your super account balance may impact any insurance cover you have with us, or your future retirement benefit. You can find out more about your insurance at [mediasuper.com.au/insurance](https://mediasuper.com.au/insurance) or call us on **1800 640 886**.

## Will you be taxed on your withdrawal?

How much you get taxed will depend on your age and whether you've given us your tax file number.

## Tax components

There are two components of your super:

- *Tax-free component* – this amount is not taxed when paid.
- *Taxable component* – this amount may be taxed when paid, depending on your age and the amount you withdraw.

If your super consists of both tax-free and taxable components your benefit payment must be drawn proportionally from both.

## Claiming back tax

In some cases you may be able to claim back part or all of this tax. Please contact your accountant or the Australian Tax Office (ATO) at the end of the financial year. Visit [ato.gov.au](https://ato.gov.au) for more information.

## Tax file number (TFN)

We're authorised to request your TFN under the *Superannuation Industry (Supervision) Act 1993* and we're required by law to properly safeguard it. You don't have to provide us with your TFN, but if you don't, your benefit may be taxed at the highest marginal rate, and contributions received by us may be subject to an additional tax.

You can provide your TFN at Step 1 of this form.

\* Centrelink's Confirmation eService (CCeS) is an internet based service that lets us and our administrator (AAS) electronically verify your eligibility for the release of super on financial hardship grounds using your personal information. The information Centrelink provides can only be used by us and AAS in accordance with our privacy policy – read more at [mediasuper.com.au/privacy](https://mediasuper.com.au/privacy).

# How to apply

To apply for the early release of your super on the grounds of financial hardship you need to:

- complete this *Financial hardship benefit payment application* form. Your form must be accurate and completed in full
- provide your **Centrelink Customer Reference Number** in Step 2 of the form. We'll confirm you're receiving a qualifying Commonwealth Government income support payment as outlined on page 1
- provide proof of your identity. This keeps your super safe and ensure's it's only paid to you.

## Three ways you can provide proof of your identity

### Option 1. Electronic ID

**This is the easiest way to provide proof of your identity.** Write down the details of your identity documents (ID) on Step 5 of the form. You'll need to have these handy:

1. Medicare card, and
  2. Australian driver's licence or Australian passport
- We'll use the details you give us to do an electronic ID check.

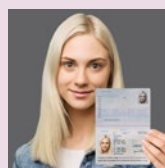
### Option 2. By email (Selfie ID)

You can email us your ID (photos or scanned copies). It doesn't need to be certified. You'll need to send us:

1. A photo of you holding your Australian driver's licence and a clear photo of the back of the driver's licence



Or a photo of you holding your passport

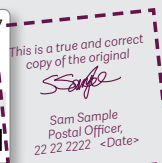
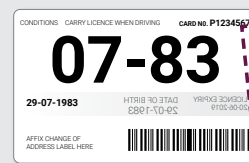


Take your selfie close-up so we can see the writing on your ID.

2. Any other documents that may be required.
- See *How to submit your form by email* below.

### Option 3. By post or in person (certified ID)

**Give us certified copies of your ID along with this form, by post or in person.** Refer to the *How to certify documents* and *Who can certify documents* sections below.



## How to submit your form via email

### When using the electronic form:

1. Complete the form and type your name in the signature box.
2. Collect any supporting documents you need to submit with your form.
3. Email your form and documents from the email address on your Media Super account to [enq@mediasuper.com.au](mailto:enq@mediasuper.com.au).
4. We'll reply to confirm we've got your request.

### If you choose to scan the hard copy form:

1. Complete the form and sign in the signature box.
2. Collect any supporting documents you need to submit with your form.
3. Scan each page to your computer or phone, making sure you get a clear copy. You can do this by using a printer/scanner, by using a scanning app or by taking photos on your phone.
4. Email your form and documents from the email address on your Media Super account to [enq@mediasuper.com.au](mailto:enq@mediasuper.com.au).
5. We'll reply to confirm we've got your request.

## How to certify documents

Take the original documents and a clear photocopy of **both sides** to an authorised person (see opposite).

Documents must be current and valid and show your name and residential address. If documents are written in a foreign language, you'll need to supply an English translation by an accredited translator.

The authorised person needs to:

1. Write or stamp in English on the photocopies words to the effect of *'This is a true and correct copy of the original'*, and
2. Write their name, qualification (for example, justice of the peace, police officer, pharmacist, etc), address and registration number (if applicable), and
3. Sign and date the copy.

## Who can certify documents

We can certify documents at our front counters – see the last page for our details.

The following authorised people can certify your documents:

- police officer
- permanent employee or agent of Australia Post\* with five or more years' continuous service, who is employed in an office supplying postal services to the public
- registrar or deputy registrar of a court
- justice of the peace<sup>†</sup>
- medical practitioner
- pharmacist

Visit [mediasuper.com.au/id](https://mediasuper.com.au/id) for the full list of authorised people.

\* Australia Post may charge to certify ID (contact Australia Post for details).

<sup>†</sup> These people can certify your ID if you're outside of Australia.

In some situations, we may need to ask for more ID. To learn more read the *Identification requirements* brochure at [mediasuper.com.au/id](https://mediasuper.com.au/id).

# Financial hardship benefit payment application

Please use black or blue pen and CAPITAL letters. Use an X in boxes where required.

- Complete all relevant sections of the form.
- Call us on **1800 640 886** if you need help completing this form.

## Step 1: Personal details

Media Super member number

Title

Mr  Mrs  Miss  Ms  Other

Date of birth

/   /

Gender

Male  Female

Given name(s)

Family name

**Residential address**

Suburb/town

State

Postcode

**Postal address** (if different from above)

Suburb/town

State

Postcode

Email address

Do you give us permission to contact you via email?  Yes  No

Home phone

(   )

Mobile

**Tax file number (TFN)**

We might already hold your TFN. However, if you're not sure whether you have previously provided it, you can supply it again for our records. You don't have to provide your TFN, but by doing so you'll ensure any benefit you take from your Media Super account doesn't incur additional tax.

Your TFN

## Step 2: Confirm you're receiving Government income support

**Provide your Centrelink Customer Reference Number**

My Centrelink Reference Number (CRN) is:

By providing your CRN and signing the Declaration on page 5 you're authorising Media Super and our Administrator, Australian Administration Services, to use Centrelink CCoS to electronically verify that you're in receipt of a qualifying Government income support benefit for the required period.

## Step 3: What amount do you need?

Tell us how much you would like to claim. The maximum amount will depend on whether your claim is type A or type B – refer to page 1 to check which claim type applies to you.

### Claim Type A

You can claim a single payment of up to \$10,000 in any 12 month period. Any applicable tax (generally up to 22% if we have your TFN) will be deducted from this amount before it's paid to you.

Choose **one** from the below:

**Specific amount**

This is the total amount you would like to withdraw from your Media Super account (including any applicable tax):

\$

OR

**Maximum amount**



**Note:** Most members who withdraw the maximum amount of \$10,000 will receive \$7,800 after any applicable tax is deducted. In some cases you may be able to claim some or all of this back at tax time, please refer to page 1 for more details.

OR

### Claim Type B

There's no maximum if you are age 60 or over.

Choose **one** from the below:

**Specific amount**

This is the total amount you would like to withdraw from your Media Super account (including any applicable tax):

\$

OR

**Full balance**

## Step 4: Payment details

### Electronic Funds Transfer (EFT) payment – for faster payment



**Note:** If you don't complete the bank account details for an EFT payment below, we'll send a cheque by standard post. An EFT payment can only be made if the nominated account is an Australian bank account in your name or is a joint account in your name, otherwise payment will be made by cheque.

I would like my benefit payment to be transferred/paid to me electronically. My nominated account details for EFT are as follows:

Name of bank account holder:

Name of Australian bank/financial institution

BSB

Account number

## Step 5: Choose how you want to prove your identity



### Important

Different requests carry different levels of risk, which is why we need you to provide more identification for some requests. In some situations, we may ask for more identification and/or need to carry out an electronic identification check using independent data sources, even if certified ID has been provided.

If your Media Super account details don't match your ID, we won't be able to confirm your identity and your request will be delayed. To make sure your request is processed as quickly as possible, call us to update your account so it matches your ID.

### Option 1. Electronic ID – write your ID details on this form

Please complete all the fields below so we can complete an electronic ID check.

#### Part 1: Medicare details

Full name (including initials – as shown on your Medicare card)

Medicare number

Valid to

Your reference number on this card is

#### Part 2: Either Australian driver's licence or Australian passport – you don't need to supply both

Driver's licence number

Passport number

Full name including middle name as shown on licence

Full name including middle name as shown on passport

Place of birth as shown on your passport

State of issue Expiry date

Country of birth (this isn't shown on your passport)

Driver's licence card number

Family name at birth (this isn't shown on your passport)



Need help finding your driver's licence card number? Head to [mediasuper.com.au/IDhelp](https://mediasuper.com.au/IDhelp) for instructions.

### Option 2: Provide copies of your identification by email

Learn how to submit your documents by email on page 2. Documents must be current and valid and (where applicable) show your name and residential address.

#### What you need to email us:

- A photo of you holding your Australian driver's licence, as well as a clear photo of the back of the driver's licence.

**OR**

- A photo of you holding your Australian passport.

See our examples on page 2.



Different identification requirements apply if you are age 60 or over and are therefore able to withdraw more than \$50,000. Please refer to our *ID Requirements* brochure at [mediasuper.com.au/id](https://mediasuper.com.au/id) for more information.

Email these items to [enq@mediasuper.com.au](mailto:enq@mediasuper.com.au) with this form.

## Step 5: Choose how you want to prove your identity (continued)

### Option 3: Provide certified copies of identification documents by post, or in person

Learn how to certify your documents on page 2. Documents must be current, valid and (where applicable) show your name and residential address.

#### What you need to send us:

##### Certified copies of either your:

- current driver's licence (both sides), or
- current passport

OR

##### If you don't have a driver's licence or passport, you must provide certified copies of the documents below (one from each list):

###### One from this list:

- Birth certificate/extract\*
- Citizenship certificate
- Pension card

PLUS

###### One from this list:

- Council rates or Australian Taxation Office notice (from past 12 months)
- Bank statement (from past six months)
- Utility bill: phone, electricity, gas, water (from past three months)

\* The name on your birth certificate/extract must match the name on your Media Super account. If your name doesn't match, you'll need to supply documents to support your change of name on your Media Super account first.



Different identification requirements apply if you are age 60 or over and are therefore able to withdraw more than \$50,000. Please refer to our *ID Requirements* brochure at [mediasuper.com.au/id](https://mediasuper.com.au/id) for more information.

Post these items and your form to the address on the back of this form. You could also visit a front counter to submit them in person.

## Step 6: Declaration

- I request my benefit to be paid by Media Super as instructed on this form.
- The information provided on this form is correct to the best of my knowledge.
- I confirm I have not received a financial hardship benefit from any other super fund in the last 12 months.
- If my claim is for 'Claim Type A', the amount I'm requesting is necessary to meet my reasonable and immediate living expenses.
- If my claim is for 'Claim Type B', I'm not gainfully employed on a full or part-time basis.
- I understand that Media Super may request documentation regarding my income and expenses to be satisfied that I meet all of the eligibility requirements.
- I understand that payment of any benefit is not guaranteed, and the decision will be made solely by Media Super after receiving a fully completed application and supporting documents.
- I understand Media Super may use the information from my proof of identity documents and other information on this form to verify my identity electronically using independent data sources.
- I'm aware that I have the right to request more information if needed to understand my benefit entitlements in Media Super, including any insurance cover, fees and charges that may apply to the benefit withdrawal.
- I have enough information to make an informed decision about the payment of my benefit. I am an Australian or New Zealand citizen or a permanent resident of Australia.
- If I return this form by email, I acknowledge and declare that I have read and accepted the terms and conditions of the *Financial hardship benefit payment application* form and I acknowledge that if I have not applied my physical or electronic signature:
  - If Media Super is satisfied that this is a genuine application, Media Super will process the request, including making a payment from my account if I have requested one.
  - In some cases, Media Super may request more information to be satisfied this is a genuine application.

If the payment of the financial hardship claim results in my full account balance being paid, I understand that:

- My Media Super account will close and any insurance arrangements with Media Super will stop from the date the fund approves payment.
- If Media Super receives any employer contributions after my account has been closed, a new account will be opened for me.
- Media Super shall be released from all claims, liabilities and obligations in respect of my interest in the Fund and any insurance arrangements will stop from the date that the benefit is paid.

### I have provided my CRN in Step 2.

By providing my CRN I authorise:

- Media Super and AAS to use CCeS to perform a Centrelink superannuation confirmation enquiry of my customer details to electronically confirm I'm receiving a qualifying Government income support benefit for the required period, and
- Services Australia (the Agency) to provide the results of that enquiry to Media Super and AAS.

I understand that:

- The Agency will disclose information to Media Super and AAS based on whether I have been in receipt of a qualifying Commonwealth support payment for a specified period to confirm my eligibility for early release of superannuation on the grounds of financial hardship
- The Agency will disclose to Media Super and AAS my personal information including my name, date of birth and payment status
- This consent, once signed, remains valid while I am a customer of Media Super unless I withdraw it by contacting Media Super or the Agency
- I can get proof of my circumstances/details from the Agency and provide it to Media Super and AAS 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 service provided by Media Super.

Member signature



Sign here:

Date

DD / MM / 20YY

**Privacy:** Please refer to the *Privacy Policy* and *Personal Information Collection Statement* at [mediasuper.com.au/privacy](https://mediasuper.com.au/privacy) for details about how Media Super collects and discloses personal information, or call **1800 640 886** for a copy.

## Checklist

Before you send us your form, use this checklist to make sure your application is complete.

- This application has been completed in full.
- I have confirmed my claim type.
- If I am claiming type A, I have not received a financial hardship benefit from any other super fund in the last 12 months.
- I have authorised Media Super to verify my CRN details in **Step 2** and **Step 6**.
- I have included all of my certified or electronic identification with this form, or asked Media Super to complete an electronic ID check in **Step 5**.
- The declaration in **Step 6** above has been signed and dated.

## Submit your form and identification



**In person:** You can submit your application and get assistance certifying your ID at your nearest Media Super office. Visit [mediasuper.com.au/contact](https://mediasuper.com.au/contact) for location details.



**By post:** Send your form and certified ID to: Media Super, Locked bag 5056, Parramatta, NSW 2124



**By email:** Email your form and Selfie ID from the email address on your Media Super account. Follow the instructions *How to submit your form via email* on page 2 of this form.



Media Super  
Locked Bag 5056  
PARRAMATTA NSW 2124



**1800 640 886**  
8am to 8pm (AEST/AEDT)  
Monday to Friday



[enq@mediasuper.com.au](mailto:enq@mediasuper.com.au)  
[mediasuper.com.au](https://mediasuper.com.au)



Visit us in person in Adelaide, Brisbane,  
Melbourne, Perth and Sydney.  
Details: [mediasuper.com.au/contact](https://mediasuper.com.au/contact)