

Coronavirus - Early Release of superannuation

Issued: April 2020

Who should use this form?

You may be eligible to access your super early where it is needed to deal with the financial impacts of coronavirus (COVID-19).

Before you start

Before you apply please note the eligibility requirements as follows:

To be eligible for early release of super, a citizen or permanent resident of Australia or New Zealand must be in one of the following circumstances:

- You are unemployed; or
- You are eligible to receive one of the following:
 - JobSeeker payment;
 - Youth Allowance for JobSeekers (unless you are undertaking full-time study or are a new apprentice);
 - Parenting Payment (which includes the single and partnered payments);
 - Special Benefit;
 - Farm Household Allowance; or
- On or after 1 January 2020 either:
 - you were made redundant;
 - your working hours were reduced by 20% or more (including to zero); or
 - you were a sole trader and your business was suspended or there was a reduction in turnover of 20% or more.

If you are a citizen or permanent resident of Australia or New Zealand and you meet the eligibility requirements, you may apply for up to two releases. You can make one application per financial year to access up to:

- \$10,000 of your super in the 2019/20 financial year (by applying between 20 April 2020 and 30 June 2020)
- \$10,000 of your super in the 2020/21 financial year (by applying between 1 July 2020 and 24 September 2020)

Withdrawing your super early will reduce your retirement savings and may impact insurance attached to your account. You can consult ASIC's MoneySmart website (moneysmart.gov.au) for more information and you should consider whether you need financial advice before completing this application.

Reduction of your benefits

ESSSuper recommends that members seek financial advice before making any decisions about superannuation including early release.

Defined Benefit members, an early release payment will reduce your retirement benefit by the amount released and cumulative debt interest. These amounts will be shown on your Annual Benefit Statement. The debt account balance will be deducted from your benefit at retirement.

Accumulation Plan members, partial release of benefits will reduce your superannuation account balance and a full release of benefits will extinguish all future entitlements unless additional contributions are made into your account (where permitted).

Please complete this form in pen using CAPITAL letters and mark with an [X] where applicable. Once completed, please forward this form to ESSSuper.

Section 1

Your personal details

Member number

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Title

<input type="checkbox"/>	Mr	<input type="checkbox"/>	Mrs	<input type="checkbox"/>	Ms	<input type="checkbox"/>	Miss	<input type="checkbox"/>	Other	(please specify)										
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Surname

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Given names

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Date of birth

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Postal address

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Suburb

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State

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Postcode

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Telephone (business hours)

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Email address

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Section 2

Eligibility declaration

I, (print name)

am applying for Early Release of superannuation under the Coronavirus provisions in accordance with the *Coronavirus Economic Response Package Omnibus Bill 2020*.

- I have read the eligibility requirements.
- My contact details are up to date.
- I have not made any other application (including other superannuation funds I hold) in this financial year for a release of my superannuation under the Coronavirus – Early Release of superannuation.
- I understand that I can only submit one application per financial year, even if I request or receive less than the \$10,000 limit.

Section 3

Reason for release

Select the most appropriate reason for this application:

- Unemployed
- Eligible for Government benefit – JobSeeker Payment or Parenting Payment or Special Benefit
- Eligible for Government benefit – Youth Allowance
- Eligible for Government benefit – Farm Household Allowance
- Been made redundant on or after 1 January 2020
- On or after 1 January 2020 you had a reduction in your working hours by at least 20% (including to zero)
- Sole Trader only – On or after 1 January 2020 you had a reduction in turnover (by at least 20%)
- Sole Trader only – On or after 1 January 2020 your business was suspended

Section 4 Certified ID

Please provide a certified copy of your identification documents. Certified copies are copies of original documents that have been verified and signed by one of the professional persons listed. We cannot accept a photograph, scanned copy or email or fax of the certification. Please ensure the original certification is sent with this application. If you are unable to provide certified copies of your identification documents, identification procedures can be performed using Members Online or alternatively, please call us on 1300 650 161.

Current Driver's Licence or Passport

OR if you do not have a Driver's Licence or Passport, one of each of the following documents:

Either a Birth Certificate or Extract; Australian Citizenship Certificate OR Centrelink Pension Card

AND

A letter addressed to you from Centrelink regarding a benefit payment, a letter from a Federal, State or Local Government body showing your name and residential address (e.g rates notice or a Tax Office Notice of Assessment)

Section 5 Release amount

You can make one application per financial year to access up to \$10,000 of your superannuation in the 2019/20 financial year (by applying between 20 April 2020 and 30 June 2020) and \$10,000 of your superannuation in the 2020/21 financial year (by applying between 1 July 2020 and 24 September 2020)

Please indicate the release amount (up to a maximum of \$10,000) \$,

Section 6 Your bank account details

Your Early Release payment must be deposited into an account in your name (or jointly in your name).

Name of financial institution

Financial institution postal address

Suburb

State Postcode

Account holder name* (e.g. John Citizen)

BSB number - Account number

Please take care in recording financial institution details, particularly the account number (a maximum of 9 digits). Neither your bank nor ESSuper can accept responsibility for any delay or loss caused by incorrect bank details on this form.

*The account must be in the member's name or a joint account.

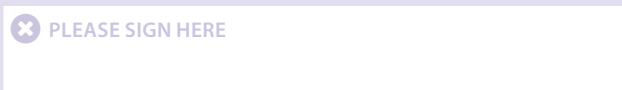
Section 7

Declaration

- I certify that I meet the eligibility criteria as indicated above.
- I have checked my account balance and understand the implications of withdrawing my superannuation early, including any impacts on any insurance attached to the account.
- I understand that I can only submit one application up to \$10,000 each financial year, even if I request or receive less than the \$10,000 limit.
- I understand that once I submit my application, I am unable to make any changes or withdraw it.
- I confirm that the bank account details provided in this application are mine.
- I understand the information collected in this form will be used to process my Early Release application and for purposes disclosed in the ESSSuper Privacy Policy and Privacy Collection Statement, available from the ESSSuper website.
- The information I have provided is true, complete and correct.

Important: The tax law imposes heavy penalties for giving false or misleading information.

Sign here:



Date / /

Please post your completed application form and the certified copy of your documents to

ESSSuper, GPO Box 1974, Melbourne Vic 3001

T 1300 650 161 | **W** esssuper.com.au

Please ensure the original certification is sent via post.

At ESSSuper, we treat the privacy and confidentiality of our members' personal information seriously. We are committed to complying with the guidelines of the *Privacy and Data Protection Act 2014* and the *Health Records Act 2001 (Vic)*. To obtain copies of ESSSuper's *Privacy Policy* and *Privacy Collection Statement*, visit our website at esssuper.com.au

How to certify documents

You do not need to seek an authorised witness to certify a photocopy of your identification if you bring your original identification for an ESSSuper staff member to sight, and a copy is made for our use only. However copies of any other documents, any photocopies sent in to us, or any copies that will be used to transfer funds from another superannuation fund to ESSSuper, must be certified as set out below:

Step 1	Step 2	Step 3
Take the original and a copy of your selected documents to an approved certifier (see list below) who will verify that the original documents have been sighted.	Ensure that the certifier sights the original and then signs the copy confirming it is a true copy of the original. The certifier must also provide their name, the date of certification and the category/occupation that allows them to certify documents.	Post your completed application form and the certified copy of your documents to ESSSuper. NOTE: We can not accept a photocopy, scanned copy via email or a fax of the certification. Please ensure the original certification is sent.

Who can certify documents?

Conditions and definitions

Accountant

- A member of the Institute of Chartered Accountants in Australia and New Zealand, the Australian Society of Certified Practising Accountants or the Institute of Public Accountants, Member of the Association of Taxation and Management Accountants; or a Fellow of the National Tax Accountants' Association.

Banking or Financial Institutions

- A bank or building society or Credit Union officer with 2 or more continuous years of service; or a finance company officer with 2 or more continuous years of service; or a Financial Adviser or Financial Planner. An officer with, or a credit representative of, a holder of an Australia credit license, having 2 or more years of continuous service with one or more licensees.

Consular or Diplomatic Officer

- An Australian Consular Officer or an Australian Diplomatic Officer (within the meaning of Consular Fees Act 1955).

Justice of the Peace or Notary Public

- A Justice of the Peace or Notary Public.

Law Enforcement

- A Police officer; a Sheriff or Sheriff's officer; a 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 2 or more years of continuous service or a warrant officer within the meaning of that Act.

Legal Professional

- Legal practitioner; a judge of a court; a magistrate; a chief executive officer of a Commonwealth court; a registrar or a deputy registrar of a court; a master of the court; a Bailiff; a Clerk of the court; a Trades marks attorney; a Patent attorney; a Commissioner for Affidavits; or a Commissioner of Declarations. 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).

Medical and Pharmacy

- Medical Practitioner; Dentist; Pharmacist; Chiropractor; Nurse; Optometrist; Physiotherapist; Psychologist; Midwife or Occupational Therapist.

Outside of Australia, Employee of the Trade Commission or of the Commonwealth

- An employee of the Australian Trade Commission or of the Commonwealth who is in a country or place outside Australia and is authorised under paragraph 3 (c) or 3 (d) of the Consular Fees Act 1955 and exercising his or her function in that place.

Politician or Government Employee

- A permanent employee of the Commonwealth or a Commonwealth authority; or a State or Territory or a State or Territory authority or a local government authority with 2 or more years of continuous service. A member of the Parliament of the Commonwealth; or the Parliament of a State; or a Territory legislature; or a local government authority of a State or Territory. A Senior Executive Service employee of the Commonwealth or a Commonwealth authority; or a State or Territory or a State or Territory authority.
- Migration Agent registered under Division 3 of Part 3 of the Migration Act 1958.
- State Emergency Service employee of the Commonwealth.
- Australian Public Sector employee engaged on an ongoing basis with 2 or more years of continuous service who is not specified in another item of this part.

Teacher

- A Teacher Employed on a full time basis at a school or tertiary education institution.

Other

- A Veterinary Surgeon; Marriage celebrant or Minister of religion registered under Subdivision A or C of Division 1 of Part IV of the Marriage Act 1961.
- A member of Engineers Australia, other than at the grade of student, or a registered Professional Engineer of Professionals Australia or registered as an engineer under a law of the Commonwealth, a State or Territory or registered on the National Engineering Register by Engineers Australia; a person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made; a member of the Australasian Institute of Mining and Metallurgy.
- An agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public.
- A permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public.
- Architect.
- A member of the Governance Institute of Australia Ltd.
- A person in a foreign country who is authorised by law in that jurisdiction to administer oaths or affirmations or to authenticate documents.