Early release of super on financial hardship grounds

GOVERNMENT OF WESTERN AUSTRALIA

GESB SUPERANNUATION

To request this document in an alternative format such as Braille, call us on 13 43 72 or use our Live Chat service at gesb.wa.gov.au.

Section 1 Assessment criteria

Please take the time to read all of the information in this form before completing and submitting your application.

It is designed to make sure you meet all the requirements in order for your application to be assessed. Incomplete applications or insufficient evidence may delay your application being processed or result in it being declined.

Access to super

Your super is intended to form part of your retirement savings in accordance with the Commonwealth's retirement incomes policy. There are strict guidelines in place on when you are able to access your super. Generally, it is required to be preserved within the super environment until you retire from the workforce on or after your Commonwealth preservation age (see table on right). In line with the *Superannuation Industry (Supervision) Act*, the *State Superannuation Act* allows access to your super in other limited circumstances, which include demonstrated situations of extreme financial hardship or certain compassionate grounds.

Your date of birth	Commonwealth preservation age
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
After 30 June 1964	60

Who can apply

Anyone can apply, but the rules vary depending on your age:

Under Commonwealth preservation age

You can apply for **one payment**[1] of up to $10,000 gross in a 12-month period if:

- You're in receipt of an Australian Government income support payment at the time of the claim and have been on these payments for a continuous period of at least 26 weeks, and
- You're receiving these payments when you make your application for payment under financial hardship, and
- You're unable to meet reasonable and immediate family living expenses[2]

Over Commonwealth preservation age

You can apply for a payment as outlined above. However, if you have reached Commonwealth preservation age and 39 weeks, there are a different set of rules you can apply under. You can apply for any amount at any time if:

- You've been receiving Australian Government income support payments for a cumulative period of at least 39 weeks since reaching Commonwealth preservation age, and
- You're unemployed or not gainfully employed on a full or part-time basis for more than 10 hours a week when you make your application for payment under financial hardship

To apply under these rules, you need proof of income support payments (a Q230 or Q251 letter from Centrelink) at the time of your claim. You can give us permission to access this letter in section 2 of the form.

If you are over Commonwealth preservation age and 39 weeks and can supply a Q251 letter, you will not need to provide any other information about your financial circumstances. You don't need to complete section 2, part B 'Financial Statement'.

We may be required to deduct tax from your financial hardship benefit. The tax payable will depend on the components of the benefit being released and your age. If you have any questions, please refer to the *Tax and super brochure* available at gesb.wa.gov.au/factsheets or contact us on 13 43 72.

If you don't meet the criteria listed above, you may be eligible to apply for a release on compassionate grounds. Please contact us for more information.

1 If you satisfy all of the above conditions, we may release one payment of between $1,000 (minimum) and $10,000 (maximum) from your account(s) within any given 12-month period. These limits apply to the gross payment amount (i.e. before tax). If you are not currently employed in the WA public sector and your account balance is less than $1,000 the entire balance will be paid to you.
If you are currently employed you must maintain a minimum balance of $1,000.

2 A family expense is generally considered to be an expense that is incurred to meet the needs of the family. We may allow for a release to cover future family living expenses we consider you clearly will be unable to meet. With credit cards and other loans, it is only the amount that is due at the time of the application that can be considered an immediate living expense.

Who approves my application?

Our Board approves your application in accordance with guidelines set by the Australian Government. These guidelines require our Board to be satisfied that the conditions of release are met before they are able to release your money. All applications for release on financial hardship are assessed in accordance with these guidelines. Our Board is also guided by information published by Services Australia. The Services Australia website contains helpful information on accessing your super on grounds of severe financial hardship. To read more, visit servicesaustralia.gov.au.

Each application is reviewed on its own merits; however, our Board will consider any previous application you may have lodged before arriving at a decision.

This *Early release of super on financial hardship grounds form* is provided as a guide only. Our Board has discretion in assessing whether or not an expense is reasonable and meets the definition of reasonable living expenses in support of severe financial hardship.

Before you submit your application

It is important to make sure that accessing your super benefits is the right financial option for you.

The amount of super you receive may be included in your taxable income, which can impact your financial situation. We recommend that you get independent financial advice before making an application for the early release of your super.

We also recommend that you contact Centrelink if you or your partner receives a Centrelink payment. A release may impact any benefits you or your partner receives including Family Tax Benefit, Child Care Subsidy or income support payments.

In some cases, your creditors may be willing to offer you alternative payment options to help you manage your current circumstances. You are encouraged to consider all of the options available to you to determine the most appropriate course of action for yourself, depending on your circumstances.

In relation to expenses associated with your place of residence (e.g. rates, utilities etc) or household goods, it is reasonable to expect that other income earners residing with you should be able to contribute to these.

Organisations such as the Financial Counsellors' Association of Western Australia offer free independent information in relation to options that may be of assistance to you. To read more, visit financialcounsellors.org.

If you need assistance with budgeting, there are many free tools available like ASIC's MoneySmart planner. To access MoneySmart, visit moneysmart.gov.au.

What you will need to provide

We will assess your application against the above criteria. It is important for you to provide as much current information as possible in order to meet the criteria. If you provide us with letters, copies of bills or quotes that are outside of the timeframes set out below, the processing of your claim may be delayed. Please make sure you send us the following information:

- A correctly completed *Early release of super on financial hardship grounds application form*, which includes all financial details to support your claim. As the form contains a statutory declaration, you must provide the original form. Emailed copies will not be accepted.
- If you are under Commonwealth preservation age:
  - A valid letter from Centrelink (Q230 letter) or the Department of Veteran Affairs confirming your financial situation
  - The letter must be dated within 21 days of us receiving your application. Without the letter, we are unable to proceed with your application. You can give us permission to access your Centrelink letters in section 2 of the form

    Please note, if you are receiving Austudy or youth allowance while studying full time, you will not meet this requirement.
- If you are over Commonwealth preservation age:
  - A valid letter from Centrelink (Q230 letter) or the Department of Veteran Affairs confirming your financial situation, or if you are over Commonwealth preservation age and 39 weeks, then you will require a Q251 letter
  - The letters must be dated within 21 days of us receiving your application. Without either of these letters, we are unable to proceed with your application. You can give us permission to access your Centrelink letters in section 2 of the form

    Please note, if you are receiving Austudy, you will not meet this requirement.
- Your 'Statement of Earnings' from Centrelink
- A Statutory Declaration confirming that the information you have provided is true and correct, which should be made before a person authorised to witness Statutory Declaration
- The minimum withdrawal amount is $1,000. Please provide copies of unpaid bills or quotes that add up to a similar value as the amount you are requesting. All bills provided must be due within 90 days of us receiving your application. Please note, paid bills are not eligible for consideration in the assessment of your claim, as the expense has already been met.
- Written quotes from authorised suppliers should always include the ABN and contact details of the company providing the quote

Listed below are the types of items that may be considered in support of your claim:

Loans

We will consider any outstanding loans, i.e. credit cards and personal loans (see below for details on mortgages). **We will only assess your application based on the outstanding balance which is immediately due and payable**. You will need to provide copies of relevant statements in support of your application. Loans from family or friends are generally not accepted unless you provide a Statutory Declaration from the lender confirming:

- The amount immediately due and payable
- The loan was required to meet reasonable and immediate living expenses
- Details of the loan (for example, when it was taken out and repayment arrangements)

Please include evidence of the loan existing, such as bank statements confirming the transaction.

Household bills

Expenses for utilities (e.g. gas, water, electricity, phone) will generally be approved provided that the funds are to cover amounts immediately due at the date of your application. You must include copies of the most recent and due bills (i.e. dated within the last 90 days).

We may also approve release for expenses such as rates or body corporate expenses provided we receive sufficient documentary evidence of these being due and payable at the time of application.

Insurance

We will generally release funds for payment of outstanding insurance premiums (e.g. house, car, contents, medical) provided we receive sufficient documentary evidence (renewal notice or similar) of these being immediately due and payable at the time of application.

Education expenses

We may release funds to meet educational expenses for you or your dependants such as school fees, uniforms, books or devices. These must be immediately due and payable at the time of your application. Again, you will need to provide sufficient documentary evidence in the form of a letter or invoice from the school showing the amount immediately payable and what it represents.

Medical expenses

We may release funds for outstanding medical bills which are immediately due and payable, where documentary evidence is provided. If you have substantial medical costs, you may want to consider submitting a claim on compassionate grounds as you may be able access funds in excess of $10,000. For more information on early release of super on compassionate grounds, visit gesb.wa.gov.au/earlyaccess or call us on 13 43 72.

Rent arrears

Copies of tenancy agreements are required when requests include outstanding rent.

Mortgage payments

We may release funds to cover outstanding payments that relate to your principal place of residence. If you are in danger of having your principal place of residence repossessed, please contact us to discuss your options regarding early release of super on compassionate grounds as you may be able to access funds in excess of $10,000.

Business expenses

Generally, these will not be considered unless you become personally liable for them. For example car repayments where the car is used for both business and personal use, or where you become personally liable for the debts of a failed business venture. In these circumstances, the expenses may be considered in relation to being unable to meet your reasonable and immediate living expenses.

Motor vehicle

We can only approve payments for repairs to a motor vehicle where they are required to make the vehicle roadworthy. If you are claiming on these grounds you will need to provide a written quote from the authorised mechanical repairer, which includes their ABN, outlining the repairs required. Funds for the purchase of a motor vehicle will not be approved except in exceptional circumstances.

Household goods

Generally, we are unable to release funds to cover the cost of household items unless they are essential. Examples may include a refrigerator or washing machine. Please provide quotes if you are requesting essential items.

Infringement notices

Generally, we can not release funds to cover the cost of infringement notices (e.g. speeding fines).

Why do I have to provide information about assets and liabilities?

This application form asks you to provide details in relation to your assets and liabilities. This is important in order to determine if you have other assets that can be used to meet your immediate living expenses. While we generally don't consider your family home, we will assess other liquid assets you hold such as cash, shares and surplus motor vehicles that could be sold to cover your expenses. Where the value of these liquid assets exceeds $50,000, we will be unable to assess your application and these assets should be used to meet your immediate living expenses.

My income and expenditure

This application form asks you to provide detailed information in relation to your income and expenditure. We ask for income of other household members as it is reasonable to expect that they will be contributing to household expenses. Your application will be assessed based on the overall household income and expenses. Where the household income is less than the outgoings, you may have access to other sources of emergency/crisis funding.

Release of funds to your account

A release can be approved under the grounds mentioned above if we consider that you do not have the financial capacity to meet an expense arising from that ground.

We will require up to 20 business days to assess your application and make the payment. This may be longer if we need to request any additional information or have any questions in relation to the documents provided in support of your application.

It is very important that you supply us with all the information necessary to support your application and the amount you are seeking to be released. If we have contacted you to provide additional information and we are still unable to approve the amount requested, we will either decline your claim or approve a lesser amount. In the event we approve a lesser amount you will not be able to lodge another application for 12 months. Once your application has been approved we will be unable to consider any further information.

Insurance premium waiver for GESB Super and West State Super members

If you have insurance through your super and your application for payment on financial hardship grounds is successful, we'll waive any premiums for 12 months after we release your funds.

This is a one-off waiver that will be automatically applied if you:

- Have been a member of GESB Super or West State Super for at least 12 months
- Have an account balance of greater than zero remaining after the financial hardship withdrawal

Gold State Super members

If your application is successful, a discount factor may apply. In this case the Contributory Service Component of your benefit is subject to a discount factor of 1.75% p.a. for every year you are under age 55. We strongly advise you to contact us on 13 43 72 to discuss your personal situation before proceeding.

Submitting your application

You must provide everything requested in this pack. Once you have compiled the details, please tick off the checklist overleaf to make sure you have included everything in your application. Your application cannot be approved with missing information.

Checklist

- [ ] Contacted creditor(s) and explored payment options available to you
- [ ] Read section 1: 'Assessment criteria'
- [ ] Completed section 2: 'Application for early release of super benefits'
- [ ] Completed section 3: 'Release request'
- [ ] Provided either a Q230 or Q251 letter from Centrelink or a letter from the Department of Veteran Affairs dated within 21 days of your application, or given us permission to access this letter in section 2 of the form.
- [ ] Provided current unpaid bills or quotes that are payable within 90 days. Please note that emails, screenshots or transaction listings are not valid and cannot be considered. You must provide current copies of the bill(s) showing the amount outstanding and due date. We may consider future living expenses as part of your application.
- [ ] Provided all evidence in relation to outstanding loans and any debts including amounts owing to family and friends (we will need evidence that a loan exists, what it was for and an understanding of the terms). Loans from family or friends will need to be supported by a Statutory Declaration completed and signed by both parties and witnessed by an appropriate professional, confirming appropriate details in the approved manner. This will need to be received by us within 30 days of being signed to be valid
- [ ] Completed section 4: 'Statutory Declaration' and had it signed by an authorised witness (please note this must be received by us within 30 days of being signed to be valid)
- [ ] Provided copies of all your bank statements in support of your application
- [ ] Obtained a copy of your bank statement confirming your BSB and account details for the payment of your hardship benefit if approved. This account must be in your name. It cannot be a credit card account/mortgage account or a business/trading account. If you are providing an internet bank statement, it must show your bank name and logo. If it doesn't, you must add your signature, printed name and date to the page.
- [ ] Electronic verification of your identity or certified copies of your identification documents as set out in our *Proof of identity fact sheet*, available at gesb.wa.gov.au/factsheets.
- [ ] Completed the *Tax file number form*, available at gesb.wa.gov.au/forms
- [ ] Completed and signed section 5: 'Authorisation'

Please send all of the above documentation to:

GESB
Reply Paid J 755
Perth WA 6842

Please note, emailed copies will not be accepted.

If you have not provided the above, or if the information is out of date, we will contact you to provide the required information.

Note: this completed form (or copy) will not be made available to any other person (except under a Court Order).

A. Personal details

GESB member number

✓ the account that applies to this benefit access request

☐ West State Super **OR** ☐ GESB Super

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Last name

Given name(s)

Date of birth / /

Residential address

Postcode

Postal address (if different from residential)

Postcode

Mobile phone number

Work phone number ( )

Your bank details

Bank name

Branch address (suburb only)

BSB number

–

Account number

Account name

Please attach a photocopy of your bank statement to confirm your BSB number, account name and number.
If you are providing an internet bank statement, it must show your bank name and logo. If it doesn't, you must add your signature, printed name and date to the page.

This information will be used solely for making payments to your bank account if you are successful in obtaining an early release of super benefits.

My Centrelink Reference Number (CRN) is:

By providing your CRN and signing the Declaration in section 4 you're authorising GESB and our Administrator, Australian Administration Services (AAS), to use Centrelink CCeS to electronically verify that you're in receipt of a qualifying government income support benefit for the required period.

Please list your dependants below. If you have more than four dependants, attach a separate list.

Spouse name

Relationship to you | Age

Dependant 1 name

Relationship to you | Age

Dependant 2 name

Relationship to you | Age

Dependant 3 name

Relationship to you | Age

Dependant 4 name

Relationship to you | Age

What is a dependant?

Broadly speaking, your dependants are:

- Your partner or spouse
- Your children (provided they are not living independently from you), and/or
- Anyone else who is dependent on you for financial, domestic or personal support (e.g. an elderly parent who lives with you)

This means that relatives are only dependants if they rely on you for financial, domestic or personal support.

Provide proof of your identity

Please complete (✓) one of the options below.

☐ **Option 1 – I want to use electronic verification**

By giving you my Medicare, driver's licence or Australian passport details below, I authorise the use of my personal details on this form for the purpose of electronic data verification.
I understand that my information will be checked against relevant official record holder information and an information match result will be provided using an identity verification provider.

If you have arranged with the Department of Transport to block your driver's licence from electronic verification, please use another form of identification. You can also remove your licence block using DOTDirect at transport.wa.gov.au/dotdirect.

Any **TWO** of the following:

1. Full name as appears on my Medicare card

My Medicare number is

Valid to | My reference number on this card is

2. Full name as appears on my driver's licence

Licence number

Card number* | * Please note, this is different to your licence number.

State of issue | Expiry date

3. My Australian passport number is

Place of birth (as shown on your passport)

Country of birth (**not** shown on your passport)

Family name at birth (**not** shown on your passport)

☐ **Option 2 – I want to attach paper copies of certified documentation**

I have attached certified copies of my proof of identity to this form. Please ensure that you provide photocopies of your **original** identification documents and that they are correctly certified. **Each page must be certified as a true copy**.
The documents we receive from you must have been certified and dated within the last 12 months. Undated documents will not be accepted. For instructions on who can certify documents, go to gesb.wa.gov.au/proofofid.

B. Financial Statement

If you are over the Commonwealth preservation age and 39 weeks as at the date of your application and have supplied a Q251 letter, then you do not need to complete this section. Please go to section 3: 'Release request'.

Otherwise, please complete the following fortnightly financial statement in full. It is important to provide sufficient information for an accurate assessment of your financial position. Please provide recent evidence of your income and assets e.g. pay slips, bank statements, etc.

Fortnightly income

Wages		**Assets**	
Your net income	$	Cash/savings	$
Your partner's net income	$	Vehicles	$
Your dependant's net income	$	Own home	$
Any other net income e,g, rental or investment income	$	Investment property	$
Total fortnightly income	$	Shares/bonds	$
		Household goods	$
		Term deposits	$
		Other (please list)	$

Please provide evidence of your expenses and liabilities, e.g. copies of recent bills and accounts. Discretionary spend amounts will be assessed differently to reasonable living expenses.

Debt(s)		**Fortnightly living expenses**	
Mortgage or other housing loan(s)	$	Rent or board	$
Personal or car loan repayment(s)	$	Food	$
Credit card repayments	$	Utilities e.g. gas, electricity, water	$
Finance companies	$	Telephone/internet	$
Other (please specify)	$	Council rates	$
		Medical or dental	$
		Insurance	$
		Transport/motor vehicle expenses e.g. fuel, registration, insurance	$
		Education/training costs	$
		Other (please specify)	$
		Total fortnightly living expenses	$

Section 3 Release request

1. Indicate the amount you wish to withdraw. This is the amount you need to meet immediate family living expenses that you currently are unable to meet. Withdrawals may be subject to taxation. Please note, you can only apply for one payment in a 12-month period.

$ ______ (net of taxation and cannot be greater than $10,000 gross);

or

I am over Commonwealth preservation age and 39 weeks and wish to apply for $ ______ (net of taxation).

Section 4 Statutory Declaration

1. Insert the name, address and occupation of the person making the declaration below:

I, ______

of ______

______

do solemnly and sincerely declare that I have read the financial hardship application in its entirety and the information provided by me in the application attached to this Statutory Declaration is true and correct.

I also 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
- The amount I am requesting to be released is necessary to meet reasonable and immediate family living expenses and I am not applying for a similar payment from another super fund
- My circumstances are unlikely to change over the next 12 months

This declaration is true and I know that it is an offence to make a declaration knowing that it is false in a material particular. I make this solemn declaration by virtue of the Oaths, Affidavits and Statutory Declarations Act 2005 as amended and subject to the penalties provided in these Acts for the making of false statements in the statutory declaration, conscientiously believing the statements contained in the declaration to be true in every particular.

I request that you process my request for early release of super benefits in accordance with my instructions and the requirements of the relevant Act and Regulations.

I certify the details on this application to be true and accurate.

I certify that I will use the money released from my super fund for the purpose for which it has been released.

I have provided my CRN in section 2.

By providing my CRN I authorise:

GESB 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 GESB and AAS.

I understand that:

- The Agency will disclose information to GESB and AAS based on whether I have been in receipt of a qualifying government 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 GESB 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 GESB unless I withdraw it by contacting GESB or the Agency
- I can get proof of my circumstances/details from the Agency and provide it to GESB 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 GESB

2. Ordinary signature of declarant.

This declaration is made under the *Oaths, Affidavits and Statutory Declarations Act 2005* at:

Place		Date		Your signature
	on	/ /	by	**x**

in the presence of:

Signature of authorised witness	Name of authorised witness
x	

Qualification of authorised witness

Please note: under the *Criminal Code Act 1913*, any person who knowingly makes a statement that is false in a material particular in a Statutory Declaration is guilty of a crime and is liable to imprisonment for five years. If the offence is prosecuted summarily, the penalty is imprisonment for two years and a fine of $24,000.

The following people can sign the Statutory Declaration:

Chiropractor	Legal practitioner	Nurse, optometrist	Patent attorney
Dentist	Medical practitioner	Pharmacist	Physiotherapist
Psychologist	Trade marks attorney	Veterinary surgeon	

The Department of Justice website provides a list of professionals that can witness a Statutory Declaration. You can find this information at wa.gov.au/government/publications/authorised-witnesses-statutory-declarations.

Section 5 Authorisation

If any funds are released, I authorise GESB to deposit the funds into my bank account.

Signature of member	Date
x	/ /

Note: we have a Privacy Statement that explains how we handle private information about individuals responsibly. Our Privacy Statement is available on our website at gesb.wa.gov.au/privacy or can be obtained by contacting your Member Services Centre on 13 43 72.

How to contact us

T Member Services Centre 13 43 72 **F** 1800 300 067 **W** gesb.wa.gov.au

PO Box J 755, Perth WA 6842

Government Employees Superannuation Board ABN 43 418 292 917