

On completing, please sign and return this form to:  
GPO Box 2915 MELBOURNE VIC 3001 or email to [north@amp.com.au](mailto:north@amp.com.au)

## Apply for a super payment due to financial hardship

### Withdrawal request form

Super is the money you save for your future when you stop working, so generally you'll need to wait until retirement before you can access it. If you're struggling financially and cannot meet your usual food, rent, or living expenses, you may be able to get some or all your super paid now to meet your immediate needs, though there are some rules around this.

Please print in CAPITAL LETTERS and place a cross ☒ in any applicable boxes. Remember to sign and date the member declaration at the end of the form. If you need assistance completing this form, you can contact the North Service Centre on 1800 667 841.

### Some important things to know upfront

**Before you decide to use some of your super money:** Keep in mind that if you take it out now, you may have less money to spend when you finish working.

**Keeping your insurance:** if you have insurance, you'll need to keep some money in your super account to pay for your insurance premiums. If you withdraw your full balance, you will lose any insurance cover.

**Impacts on other payments:** withdrawing your super now could also impact the money you get from places like Centrelink (such as for your child support) or Work Cover, and/or you might also have to pay extra taxes.

**Claiming a tax deduction:** Did you add some of your own money to your super this year? You may be able to pay less income tax because of that, but you'll need to send us a claim form before you withdraw your super benefit. To find out more about claiming a tax deduction for personal super contributions, refer to **FAQs** at [northonline.com.au/client/contact](http://northonline.com.au/client/contact).

### 1. Check if you're eligible

	Category 1	Category 2
<b>You'll need to meet all the criteria of either category 1 OR category 2 to be eligible</b>	<p>a) No matter how old you are, you have been getting money from Centrelink or the Department of Veteran Affairs, for at least <b>26 consecutive weeks</b></p> <p><b>AND</b></p> <p>b) you're not able to meet reasonable and immediate family living expenses, such as food or rent</p> <p><b>AND</b></p> <p>c) you haven't received any other financial hardship payments from this or any other super fund in the past 12 months.</p>	<p>a) You're over 60 years old and have been receiving money from Centrelink or the Department of Veteran Affairs, for a total of at least 39 weeks</p> <p><b>AND</b></p> <p>b) you're in paid employment for less than 10 hours a week, or you're not employed at all.</p>
<b>Tick to indicate which option applies to you</b>	<input type="checkbox"/> <b>Category 1</b>	<input type="checkbox"/> <b>Category 2</b>
	<p><b>If you meet all the criteria of either category 1 or 2:</b> You're eligible to access your super money to receive a financial hardship payment.</p> <p><b>If you don't meet the criteria of either category:</b> You may still be able to apply on compassionate grounds via the ATO or contact us on 1800 667 841 for assistance.</p>	

## 2. How much would you like to withdraw?

	Category 1	Category 2
The amount you can withdraw depends on which category applies to you	You can only be paid up to <b>\$10,000</b> (before tax) of your super. The smallest amount you can be paid is \$1,000, but if your money in your super account is less than \$1,000 you can take it all out.	This category has no limit on how much money you can take out of your super due to financial hardship.
Tick one option in the category that applies to you to indicate how much you'd like to withdraw	<input type="checkbox"/> <input type="text"/>	<input type="checkbox"/> <input type="text"/>
	Maximum \$10,000	
	OR	OR
	<input type="checkbox"/> If my account balance is less than \$10,000: My maximum allowable amount, but leave \$1,000 to keep my account open.	<input type="checkbox"/> My full balance, but leave \$1,000 to keep my account open.
	OR	OR
<input type="checkbox"/> If my account balance is less than \$10,000: My full balance, and close my account.	<input type="checkbox"/> My full balance and close my account.	
<b>Note:</b> You will be taxed up to a rate of 22% of the taxable component if you are under 60. For example, if you withdraw the maximum of \$10,000 your after-tax amount may be \$7,800.		

## 3. Sell instructions (Partial withdrawals only)

Your withdrawal will be processed using the available cash in the cash account. If there's insufficient cash, we'll sell investments using the automatic sell instructions applicable to your account. If you wish to specify specific investment options to be sold down to pay for your partial withdrawal, please complete the table below.

**Note:** If the automatic sell instructions or specified investments won't pay for the partial withdrawal, we'll need to contact you for further instructions, and this may delay your request.

Investment name or APIR/ASX code	Sell amount	Full sell
<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Total	\$ <input type="text"/>	

## 4. Your details

Account number	Title	Date of birth
<input type="text"/>	<input type="text"/>	<input type="text"/>
Surname	Given name(s)	
<input type="text"/>	<input type="text"/>	
Residential address		
<input type="text"/>		
Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Postal address (if different)		
<input type="text"/>		
Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

Home phone number

Mobile number

Email

Tax file number



Under the Superannuation Industry (Supervision) Act 1993, you don't have to provide your tax file number, but there may be tax consequences, and you may end up paying more tax than you need to. Refer to **tax file number notification** section of the product disclosure statement (PDS) for details.

Your Centrelink Reference Number (CRN)



If you choose not to give us your CRN you'll need to provide us with an original Centrelink income support payment confirmation letter. The date of the confirmation letter must not be more than 21 days before the date of this financial hardship application. By providing your CRN and signing the member declaration you're authorising us to electronically verify with Centrelink that you received income support payments from them, for the relevant period. Your CRN will only be used to confirm your eligibility status and we won't disclose it to anyone other than Centrelink.

## 5. Provide proof of your identification

We'll need your identification details to help us make sure we're releasing your benefit to you.



If you cannot provide this documentation, you can contact the North Service Centre on 1800 667 841. We may be able to use other documents like Aboriginal and Torres Strait Islander organisation membership cards or referee statements if standard IDs aren't available due to structural barriers or difficult circumstances.

Tick the option to indicate which option you'd prefer:

**Option 1: I choose electronic verification and have submitted identification details from two documents below.**

☐

I authorise N.M. Superannuation Proprietary Limited ABN 31 008 428 322, AFS Licence No. 234654 (NM Super), as the trustee of the Wealth Personal Superannuation and Pension Fund ABN 92 381 911 598 (the Fund), to disclose my name, address, and date of birth to the credit reporting agency to only verify my identity using my Medicare, driver licence, or Australian passport details. They will confirm with NM Super if my information matches their credit file but won't share other details from it. My information will be matched with relevant official records, and the result will be provided through third-party systems.

Fill out any two of the following:

### 1. Medicare card

Full name (as it appears on your Medicare card)

Medicare number

Individual reference number

Valid to date

### 2. Driver license

Full name (as it appears on your driver licence)

Licence number

State of issue

Expiry date

Card number

### 3. Australian passport

Full name (as it appears on your passport)

Passport number

Place of birth (as it appears on your passport)

Country of issue

Expiry date

/   /    

#### Option 2: I choose to attach certified paper copies of my identity documents.

- ☐ I have attached certified photocopies of my driver licence, passport or government-issued proof of age card.
- ☐ Optional but recommended: I also consent to using electronic verification if my paper documentation has been incorrectly certified or can't be read, and I've provided my identification details for two of the documents listed above.



Each page of your photocopied documents must have been certified within the last 6 months. For instructions on how to get your document certified and who can do this, please go to [northonline.com.au/client/contact/identification-and-verification](https://northonline.com.au/client/contact/identification-and-verification).

### 6. Provide your bank account details

The account listed must be held in your name or jointly held in your name (e.g. John Smith or John & Jane Smith).

Account name

Name of bank/financial institution

BSB

Account number



If your claim is approved, your benefits will be paid via electronic funds transfer (EFT). Please double check your BSB and account number are correct to ensure the money goes into your account. Incorrectly provided banking details may cause significant delays in the payment of your claim.

### 7. Member declaration

By signing this form I am making the following statements:

- I request N.M. Superannuation Proprietary Limited ABN 31 008 428 322, AFS Licence No. 234654 (NM Super), as the trustee of the Wealth Personal Superannuation and Pension Fund ABN 92 381 911 598 (the Fund), to process my withdrawal request and pay the process in accordance with my instructions on this form.
  - I understand that the Fund can refuse my withdrawal request:
    - if I haven't provided the original certified identification documents as described in the information sheet
    - if I haven't completed this form correctly or fully.
  - I authorise: NM Super to use Centrelink Confirmation eServices to perform a Centrelink enquiry of my customer details.
    - the use of Centrelink Confirmation eServices to perform a Centrelink enquiry of my customer details.
    - Services Australia to provide the results of that enquiry to NM Super as trustee of the Fund and its administrator.
- I understand that:
- Services Australia will use information I've provided to NM Super and its administrator to confirm my eligibility for early release of superannuation on the grounds of financial hardship based on whether I have been in receipt of a qualifying Centrelink payment for a specified period.
  - Services Australia will disclose to NM Super and its administrator my personal information including my name, date of birth and payment status.
  - This consent, once signed, remains valid while I'm a customer of the Fund unless I withdraw it by contacting NM Super or Services Australia.

- I can get proof of my circumstances/details from Services Australia and provide it to NM Super and its administrator 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 early release of superannuation on the grounds of financial hardship provided by NM Super.
- I confirm that I have not received a financial hardship payment within the last 12 months from any superannuation fund.

**I declare that:**

- I take full responsibility for my withdrawal/transfer out application. In particular, I have fully read and understood the information attached to this form.
- I'm not commonly known by any names different to those disclosed in this application form, unless I have disclosed otherwise to NM Super.
- Any document or information to be used for the purposes of this application (whether or not provided on or with this application):
  - is complete and correct
  - if it is about another person, is provided with the authority of that person (if required) and may be used for any other products, services or benefits offered or provided to me/us by or through NM Super or any other company in the AMP group.

Note: If you wish to check any information before signing, you may request a copy of this information from your financial adviser or NM Super.
- I acknowledge that it may be a criminal offence to knowingly provide false or misleading information or documents in connection with this application.
- I'm aware that I may ask NM Super for all the information that I need to understand my benefit entitlements in my NM Superannuation account (including information on the fees, insurance cover, investment options and the effect of a transfer) and I do not require any further information.
- I have sought advice from my financial adviser or have decided not to seek advice.
- I understand that if I withdraw my whole account balance this will close my account and any insurance cover will end. NM Super will no longer have any responsibility for my account.
- By signing this declaration, I provide my express consent to the collection, disclosure, use and/or storage of my information for the purposes outlined in the **Privacy - use and disclosure** section at the end of this document and our Privacy Policy available at [northonline.com.au/privacy](http://northonline.com.au/privacy).
- To the best of my knowledge, the amount I'm requesting is necessary to meet my and my family's reasonable and immediate living expenses. I confirm that I don't have any assets that I could reasonably or realistically sell to meet immediate financial needs. These assets could include money in the bank, share investments, and investment property (not including my family home) or any other similar investments.
- I confirm I am in receipt of eligible Commonwealth income support payments such as:
  - Department of Veterans' Affairs service pensions
    - Age service pensions
    - Partners service pensions
    - Invalidity service pensions
    - Carer service pensions.
  - Income support supplements
    - An income support supplement paid by the Department of Veterans' Affairs (effectively replaces any social security age pensions paid to a war widow or widower from March 1995).
  - Social security pensions
    - Age pension
    - Disability support pensions
    - Wife pension/Carer payment
    - Sole parent pension
    - Widow B pension.
  - Social security benefits
    - Jobseeker payment
    - Sickness allowance.
  - Drought relief from 1 July 1998
    - Drought relief payment under the Farm Household Support Act 1992
    - Exceptional circumstances relief payment under the Farm Household Support Act 1992.

Member's name (Print in CAPITAL LETTERS)

Member's signature

Date

 (DD/MM/YYYY)

#### Where to send this form

Send us the completed form through one of these ways:

<b>web</b>	Log on via <b>northonline.com.au</b> and upload the form using the Upload forms page via Activities.	<b>Any questions?</b> 1800 667 841
<b>email</b>	<b>north@amp.com.au</b> with the subject: Financial hardship request – [Account number]	
<b>mail</b>	North Service Centre GPO Box 2915 MELBOURNE VIC 3001	

#### Privacy - use and disclosure

The privacy of your personal information is important to us. We collect and hold personal information about you so we can provide you with financial products and services and assist you with your ongoing financial needs. If we do not collect this information, we may not be able to provide you with these products and services. We may also use your personal information for other purposes, such as enhancing our customer service and product options, and to inform you of opportunities which may be beneficial to you via direct marketing. Please contact us if you don't want to receive this information.

We only share your personal information with other entities in the AMP Group and with third-party service providers that we need to deal with for the purposes listed above. Some third-party service providers may be located or host data outside Australia. Our privacy policy available at **northonline.com.au/privacy** details the countries where our service providers are located or where data may be hosted.

Our privacy policy contains information on how you can request access to or correction of your personal information, or how to complain if you believe we have breached Australian privacy laws.

Should you want further information on how we handle your personal information, contact us at **north@amp.com.au** or call 1800 667 841.