

# HOW TO apply for a super withdrawal

## STEP 1 – CHECK THAT YOU’RE ELIGIBLE

### You wish to receive part or all of your super in cash

A portion of your super benefit may be preserved. If the preserved amount is over \$200, legislation requires that it be retained in a complying fund, unless one of the circumstances below applies to you.

- You have reached your preservation\* age and have permanently retired from the workforce.
- You are at least 60 years of age and have ceased employment since attaining age 60.
- You are 65 years or older.

Permanently retired is defined as never being gainfully employed again for more than 10 hours per week.

Gainful employment means employed or self-employed for gain or reward in any business trade, profession, calling, occupation or employment.

\* Your preservation age is between 55 and 60 depending on your date of birth – refer to the table below:

Date of birth	Preservation age
Before 1 July 1960	55
1 July 1960 to 30 June 1961	56
1 July 1961 to 30 June 1962	57
1 July 1962 to 30 June 1963	58
1 July 1963 to 30 June 1964	59
1 July 1964 or after	60

### You wish to rollover to another fund

You can apply to transfer all or part of your super to another complying super fund.

### Other circumstances

If you wish to apply for a withdrawal under other circumstances, you will need to complete the appropriate form. For assistance, please call us on **1300 368 891**.

These may include: Financial hardship or compassionate grounds, transfer to a KiwiSaver Account in New Zealand.

## STEP 2 – CHECK WHAT FORM OF IDENTIFICATION YOU NEED TO PROVIDE

Super withdrawal requested	ID required
Rollover/transfer to another complying fund ▶	Your Tax File Number or a photocopy of your ID (certification is not required)
Rollover/transfer to a SMSF, cash payment or Trans Tasman transfer ▶	Certified copy of a current drivers’ licence OR current passport, OR One certified document from list one and one certified document from list two below

If you are unable to provide any primary photographic identification, you will need to provide two certified identification documents, one from each of the two following lists.

List One	List Two
Birth certificate	Electricity, gas or water bill issued in the last 3 months
Citizenship certificate issued by the Commonwealth	Landline phone bill issued in the last 3 months (mobile phone bills will NOT be accepted)
Pension card issued by the Department of Human Services (Centrelink)	Tax Office Notice of Assessment issued in the last 12 months

If you are unable to provide the above identification or need further details, contact us on **1300 368 891**.

## HOW TO apply for a super withdrawal

### STEP 3 – THE EASY WAY TO CERTIFY YOUR ID

- photocopy both sides of your current drivers licence or passport
- take the photocopy and the original to Australia Post\* or your local Police station\*\*.

\* To be able to certify your documents, the Australia Post employee must be a permanent employee of the Australian Postal Corporation with 2 or more years of continuous service in an office supplying postal services to the public. Australia Post will charge a small fee for each photocopy you need to get certified.

\*\*A Police Officer, Sheriff or Sheriff's Officer can certify your ID.

To certify your documents, the authorised person needs to:

1. compare the photocopy to the ORIGINAL
2. include the following details on the copy:
  - write on the photocopy: "Certified true copy" and
  - write their name, qualification and registration number (if applicable) and
  - sign and date the photocopy



- ← Certified true copy
- J. Sample** ← Write or stamp 'certified true copy' of the original document
- Mr John Sample ← The authorised person's signature
- Justice of Peace ← Full name, qualification and registration number (if applicable) of the authorised person
- Registration No.123456789 ← Date of certification (within 12 months of receipt)
- Date: 01/02/2015

### PROVIDING YOUR TAX FILE NUMBER (TFN)

There may be tax implications if you have not yet provided, or choose not to provide, your TFN. Whilst it is not compulsory to provide your TFN, not doing so could cost you in the following ways:

- you may have paid more tax than necessary on super contributions made for you by your employer (including SG, salary sacrifice and other contributions) in this financial year. This additional tax can be reversed if you provide your TFN to the fund before the end of the financial year, or your earlier payment from the fund. Although you may be able to claim back this additional tax if you later provide your TFN, time limits and other rules may apply, which may affect the size of any refund.

- you may pay additional tax on your super payout. However it might be possible to claim this back when lodging your tax return.
- you may miss out on any government Super Co-contributions for which you may be eligible; and
- you may have difficulty locating your super in the future, should you lose contact with your fund(s).

If you ask us to use your TFN as proof of identity, we will validate your TFN with the Australian Tax Office. If your TFN is not valid, you will need to provide proof of identity and your payment may be delayed.

If you are uncertain as to whether or not you have provided your TFN, you can check these details on the fund's website [www.mercysuper.com.au](http://www.mercysuper.com.au) or contact us on **1300 368 891**.

### STEP 4 – COMPLETE THE FORM

Complete the form in black or blue pen, in UPPERCASE and send to: Mercy Super, PO Box 8334, Woolloongabba QLD 4102

# Mercy Super

## Payment Instructions

If you need help

For assistance call Mercy Super on 1300 368 891

### Step 1 – Complete your personal details

Please print in black or blue pen,  
in uppercase, one character per box.



Title Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other    Date of birth   /   /

Given names

Surname

Previous name (if applicable)

Residential address (must be advised)

Suburb                      State    Postcode

Postal address (if different to above)

Suburb                      State    Postcode

Daytime Telephone   -                    Mobile

E-mail

Membership number

Name of your employer

Are you an Australian or New Zealand citizen or an Australian Permanent Resident? ☐ YES ☐ NO

If your payment request is affected by your residency / citizenship status, you will be advised accordingly.

Failure to respond to the above question may result in delays in the processing of your payment(s).

**NOTE:** The ability to pay cash (and the rate of any applicable tax) may depend upon your residency or citizenship status. Please indicate your current status by ticking the appropriate box above.

### Step 2 – Attach documentation if your personal details have changed

**Name and Date of birth changes** – contact Mercy Super to find out what proof of identity is required.

**Address changes** – attach a copy of a recent bill, mail item or driver's licence that displays your new residential or postal address.

**If the required supporting documentation is not provided, the payment of your benefit will be delayed.**



Please instruct us what you wish to do with your benefit: (select an option )

☐ Full balance – this will result in closure of account and cancellation of insurance.

☐ Balance less minimum account balance of \$8,000 – account will remain open and insurance retained.

☐ \$           Net of Tax (insert amount to be paid. Minimum balance remaining to retain your Mercy Super account must be at least \$8,000).

☐ Cheque

Cheques will be made in your favour and sent to the postal address provided in step 1

☐ Electronic Funds Transfer (EFT)

Please provide your bank account details for deposit via EFT direct to your account.

My Bank account details are as follows:

Name of Institution

### Branch Name

BSB

Account Number

Account Name

Note: The account nominated above must be in your name and must be an account for which you can sign to withdraw, either solely, or with another person.

**Option 2: Rollover** (select an option ☒)

☐ Full balance – this will result in closure of account and cancellation of insurance.

○ \$

☐ Balance less minimum account balance of \$8,000 – account will remain open and insurance retained.

Unless you instruct us otherwise, please note that payment will be allocated from any unrestricted, non-preserved amount first, then from any restricted non-preserved amount, followed by your preserved amount. This order will apply to the first rollover fund listed on these instructions, followed by the remaining funds in the order listed.

For partial payments, please specify which components your benefit should be allocated from:

(select an option ☒)

☐ Unrestricted non-preserved \$ \_\_\_\_\_

☐ Restricted non-preserved \$ \_\_\_\_\_,\_\_\_\_\_.\_\_\_\_\_

☐ Preserved      \$    ,    .

(If you wish to transfer your super fund to more than one fund, copy this section of the form and complete it for each fund, inputting the amount to be transferred to each fund).

☐ Rollover to another fund

Name of fund

☐ This fund is a Self Managed Super Fund

Please note: All payments to a Self Managed Super Fund will be paid by EFT. Please ensure the fund address is up-to-date on the ATO's website [www.superfundlookup.gov.au](http://www.superfundlookup.gov.au) and please provide a copy of the SMSF bank account statement.

Fund address

Suburb

State

Postcode



## Step 3 – Provide payment instructions (continued)

### SMSF bank details

Name of Financial Institution

BSB

Account number

Account name

Telephone

Mobile

Fund ABN\*

USI

Membership or Policy number\*

If exempt from an ABN, tick the reason for exemption:

- ☐ Exempt Public Sector Super Scheme ☐ Retirement Savings Account

\*A rollover to another fund cannot occur without the ABN, USI **and** Membership/Policy Number of the fund you are transferring to. If your rollover fund does not have an ABN you will need to contact the fund directly to request evidence of their complying status, such as their notice of compliance.

☐ **Option 3: Early Release of your superannuation benefit on Specified Compassionate grounds**

If you have not already done so, contact the Australian Taxation Office 13 10 20 or [www.ato.gov.au](http://www.ato.gov.au).

Once you have received a letter from the ATO approving early release of your benefits you must attach the approval letter from the ATO when returning this form. Any approved amount can be paid by cheque.

## Step 4 – Complete preservation declaration

A portion of your benefit may be subject to preservation. If the preserved portion of your benefit is over \$200, legislation requires that this amount be retained in a complying fund until:

- You are 65 years or older
- You are 60 years or older and have ceased employment since attaining age 60;

OR

- You have reached your preservation age\*, have ceased employment and have permanently retired\* from the workforce.

\* Please refer to the attached "How To Apply for a Super Withdrawal" leaflet for details about your preservation age and the definition of permanently retired.

(select an option ☒)

- ☐ Yes, I am at least 65 years of age.
- ☐ Yes, I am at least 60 years of age and I have ceased employment with my current employer since attaining age 60.
- ☐ Yes, I have reached preservation age, ceased employment and intend to permanently retire from the workforce.

## Step 5 – Confirm if splitting contributions

Should you wish to split your super contributions with your spouse for the current or previous financial years, you will also need to complete and return a contributions splitting application form. Note that contributions splits cannot be processed after your benefit payment has been made so it is important that any split request is lodged along with (or prior to) these payment instructions.

A copy of the contributions splitting application form, as well as a fact sheet providing additional information on contributions splitting, can be obtained by calling Mercy Super on 1300 368 891 or from the website [www.mercysuper.com.au](http://www.mercysuper.com.au).

☐ Tick here if you intend to lodge a split request either prior to or with this form.



## Step 6 – How do you want to prove your identity?

**You will need to provide proof of your identity when you take a cash payment or rollover/transfer to another super fund. You should read the fact sheet attached to this form called "How to apply for a super withdrawal" to check what proof of ID is required.**

Choose ☒ one of the two options below:

☐ **Use my Tax File Number (TFN)**

This option is only available if you want to rollover/transfer your super to a complying super fund (if you wish to take a cash payment or rollover/transfer your super to an SMSF, you will need to provide certified proof of identity).

The fund might already hold your TFN. If you're not sure if you have previously provided it, you can choose to do so now. You do not have to provide your TFN, but if you do, this will ensure that any benefit the fund pays does not incur additional tax. Please also refer to the 'How to apply for a super withdrawal' leaflet for additional information about providing your TFN.

**Enter your TFN here**

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By providing your TFN, you are authorising us to give this information to your other super fund.

**Please note:** We will validate your TFN and personal details with the Australian Tax Office. If we cannot confirm an exact match with the ATO's records, you will be required to provide full Proof of Identity and your payout may be delayed.

☐ **I have attached certified proof of identity documents as requested.**

## Your Privacy

The Fund is administered by us along with our service provider, Mercer Outsourcing (Australia) Pty Ltd. We collect, use and disclose personal information about you in order to manage your superannuation benefits and give you information about your super. We may also use it to supply you with information about the other products and services offered by us and our related companies. If you do not wish to receive marketing material, please contact us on 1300 368 891.

Our Privacy Policies are available to view at [www.mercysuper.com.au](http://www.mercysuper.com.au) or you can obtain a copy by contacting us on 1300 368 891.

If you do not provide the personal information requested, we may not be able to manage your superannuation.

We may sometimes collect information about you from third parties such as your employer, a previous super fund, your financial adviser, our related entities and publicly available sources.

We may disclose your information to various organisations in order to manage your super, including your employer, our professional advisors, insurers, our related companies which provide services or products relevant to the provision of your super, any relevant government authority that requires your personal information to be disclosed, and our other service providers used to assist with managing your super.

In managing your super your personal information will be disclosed to service providers in another country, most likely to Mercer's processing centre in India. Our Privacy Policies list all other relevant offshore locations.

Our Privacy Policies set out in more detail how we deal with your personal information and who you can talk to if you wish to access and seek correction of the information we hold about you. It also provides detail about how you may lodge a complaint about the way we have dealt with your information and how that complaint will be handled.

If you have any other queries in relation to privacy issues, you may contact us on 1300 368 891 or write to our Privacy Officer, PO Box 8334, Woolloongabba Queensland 4102



## Step 7 – Complete the checklist

To enable your payment to be processed promptly, please ensure you have correctly completed this form before returning it to the fund. Have you:

- ☐ Provided your member details in **Step 1**?
- ☐ Attached supporting documentation for any change of name and/or postal address detailed in **Step 2**?
- ☐ Provided complete payment instructions in **Step 3**?
- ☐ Provided SMSF Bank Account Statement, if requesting payment to SMSF?
- ☐ Signed and dated the form (**Step 8**)?

### Completing Proof of Identity

If you are required (or choose) to provide proof of identity, select the identification you have provided:

- ☐ Current Drivers License OR Current passport; or
- ☐ One document from list one and one document from list two
- ☐ Is your identification current? If providing an Australian Passport, one that has expired within the last two years is also acceptable
- ☐ Do your documents need to be certified? If so, ensure the certifier has included **ALL** of the following on each page:
  - ☐ Written or stamped 'certified true copy'
  - ☐ Signature and printed name
  - ☐ Date – the date **MUST** be within twelve months of the date we receive your completed form.
  - ☐ Qualification (such as Justice of the Peace, Australia Post employee, etc)

## Step 8 – Sign the form

By signing this form:

- I have read and understood this form
- I discharge the Trustee from any future liability in respect of the benefits paid or transferred
- I acknowledge that upon payment of my full benefit my insured benefit for life and disablement insurance (if any) will cease and I am also aware of the Fund's Insurance Continuation Option as detailed in the Fund's Insurance Guide
- I have read and understand the implications of not providing my TFN. If I have not provided my TFN, additional tax may be deducted from my final benefit
- I understand that there may be a delay in payment if my details have changed
- I understand that under Tax Office regulations, I must keep a copy of this form for five (5) years from the date completed
- I understand and consent to my information being collected, disclosed and used in the manner set out in this form .

Signature

Date

/  /

**Send your completed form together with your proof of identity to:**

**Mercy Super**  
**PO Box 8334,**  
**Woolloongabba, QLD, 4102**

