



Early access to superannuation benefit

Benefit application form & information

Before you start

Before completing this benefit application form, you are advised to read our **Product Disclosure Statement** and the **The Facts about PSSap early release**, available from www.pssap.gov.au or by calling us on 1300 725 171.

This application is to be used by members of the Public Sector Superannuation accumulation plan (PSSap) Scheme who are seeking early access to their benefit on the ground of severe financial hardship or specified grounds, as defined under the Superannuation Industry (Supervision) Regulations. Early release under these provisions can only be approved:

- a) on provision of specified documentary evidence that the applicant is personally in receipt of a defined Commonwealth income support payment; and
- b) release is necessary to meet proven reasonable and immediate family living expenses.

This form should also be used to advise payment arrangements for any early access to superannuation benefits granted under a determination made by the Australian Prudential Regulation Authority (APRA), which approves early access on specified grounds.

Important note:

Please note that if you are a contributing member we may contact your employer to verify employment history and salary.

Explanatory notes

Important

Before completing this benefit application form, you are advised to read our **Product Disclosure Statement** (available from www.pssap.gov.au or by ringing 1300 725 171).

Release of superannuation

Your superannuation is an investment for your retirement. For this reason, the Government requires that a portion of your superannuation be 'preserved', or not accessible, until you reach your 'preservation age'.

Under limited circumstances you may be allowed to access your benefit prior to preservation age.

The PSSap follows the guidelines on early release issued by the Australian Prudential Regulation Authority (APRA).

Financial hardship release

The PSSap can only release a portion of your benefit on financial hardship if:

- > you have been on Commonwealth income support for an extended continuous period; and
- > you are able to demonstrate financial hardship.

APRA releases

If you do not qualify for early access to your superannuation benefits on severe financial hardship grounds, you may consider asking the Australian Prudential Regulation Authority (APRA) to approve the release of benefits on specified grounds. Some examples of the types of expenses you may be able to claim include:

- > medical expenses
- > renovations to your home necessitated by severe disability
- > mortgage payments to prevent loss of your home

All enquiries regarding applications for early release on these grounds should be directed to APRA on **1300 131 060**. An application form is also available from their website at www.apra.gov.au.

If you have already received an APRA approval for the release of your benefit, you only need to complete **Sections A, C, D and E** of this application.

You do not need to complete **Section B**, which deals with the release of benefits on financial hardship.

You will need to supply a certified copy of your APRA approval letter with your application.

If you are claiming an APRA release, then go to the section entitled 'Completing the application' of the notes.

Commonwealth income support

To qualify for early access to your superannuation benefit, at the date of application you must have been on Commonwealth Income Support for a continuous period of 26 weeks, or 39 weeks if you are over 55 (at the application date).

Some support payments include:

- > income support supplements
- > service pensions
- > social security benefits
- > social security pensions.

Family allowance, Austudy payments or youth allowance payments in relation to full-time study are not eligible.

To ensure you have been receiving an income support payment for an appropriate period, please complete the authority in **Section B** to allow us to confirm your details with Centrelink.

If you are receiving a benefit from the Department of Veterans' Affairs, you must include, with your application, a statement from them. This statement is only valid for 21 days from the date on the statement and must refer to you and not to other members of your family.

Financial hardship

In order to qualify for a release of your superannuation, you must be able to demonstrate that you are in financial hardship.

Financial hardship means that you are unable to meet reasonable and immediate family living expenses.

An immediate expense is considered to be one that is due and payable at the time that you complete this application. Generally speaking, future expenses will not be considered unless the expense is urgent in nature and will undoubtedly become payable very soon.

Specific guidelines on common types of expenses are shown below, in the section called 'Release guidelines'.

Assets

The guidelines issued by APRA state that one aspect of whether a member is in financial hardship is whether they have assets that could reasonably and realistically be sold to meet expenses.

For this reason we may not release money on hardship grounds if you have more than \$50,000 in assets.

To assist us in determining your assets, you will need to complete the Income and expenditure statement in **Section B**.

Note that your principal place of residence (generally, the family home) is excluded from this evaluation.

You should value any assets at resale, not replacement value. For example, if you are valuing a car, the value is the price that you could sell the car for, not the cost of buying a new, similar, car.

How much can be released

We can only release a maximum of \$10,000 gross in any 12 month period. Only one payment may be made in any 12 month period.

Documentary evidence

We require you to provide enough current and valid documentary evidence to substantiate your claim for financial hardship. The evidence must include bills no older than 21 days old.

Release guidelines

This section details some common types of expenses, and how they will generally be treated. These are guidelines only. If you have any questions on whether or not you can claim specific expenses, please call us on **1300 725 171**.

Personal loans from family or friends

These will not be allowed as evidence of immediate expenses unless:

- > You are able to provide a Statutory Declaration from the person to whom you owe the money stating the amount of the loan, the reason the loan was given and that it is due and payable immediately;
- and
- > You provide documentary evidence (for example, bank statements, bills paid by another person) to substantiate that the money was, in fact, loaned to you.

Credit cards and other loans

If you have not claimed a release on financial hardship in the past from the PSSap in which you claimed credit card or loan debts as an expense, we may release enough money (up to the \$10,000 limit) to enable you to reduce the outstanding balance on your credit cards.

All Information provided will be assessed for payment, although acceptance of submitted documents will be at ARIAs approval.

If you have claimed credit cards or loans as expenses on a previous release on financial hardship grounds, we will only pay the minimum outstanding monthly payment that is due at the date that you applied for the release.

You should include copies of your last 3 credit card or loan statements in your application.

Regular bills

Expenses for utilities, such as gas, water, electricity and so on, will generally be approved provided that the release is to cover amounts due at the date of your application. You will need to include copies of your outstanding bills.

The following expenses would also generally be approved under similar circumstances, with sufficient documentary evidence:

- > rates or body corporate expenses
- > motor vehicle registration or insurance
- > medical, home and contents and similar insurance premiums.

Motor vehicle repairs and purchases

We may 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 quote.

Funds for the purchase of a motor vehicle will not be approved except in exceptional circumstances. Such circumstances may apply, for example, if you live in a remote area and rely on a private vehicle for transport. Please provide a Statutory Declaration stating why the work is essential.

Education expenses

Provided that you provide appropriate documentation, we may release funds to meet educational expenses for yourself or your immediate family where these are due and payable in the near future or at the date that you make your application.

Medical expenses

We will generally release funds for necessary and outstanding medical bills where documentary evidence is provided.

For urgent medical treatment that will be undertaken in the near future, you should provide an estimate of the cost involved, which should also state the urgency of the work, from your medical practitioner.

If you have substantial medical costs, you could consider contacting APRA on **1300 131 060** as they can authorise the release of superannuation amounts in excess of \$10,000.

Mortgage payments

We will generally only release funds to cover minimum outstanding amounts.

If you are in danger of foreclosure on your mortgage, you should contact APRA on **1300 131 060**.

Establishing a household

We may release funds to cover the cost of establishing a household.

We will examine such claims on a case-by-case example, taking into account the circumstances of the individual. You must provide a Statutory Declaration stating the items required and the reason you require them.

General shortfall in living expenses

We cannot release money to cover a general shortfall between your income and your expenses. A release can only be approved to cover specific outstanding expenses.

Discretionary expenditure

We will not release money to cover the purchase of discretionary items. Examples of such items include televisions, stereos and computers.

Completing the application

Following are some notes to assist you in completing each section of the benefit application.

Section A – About yourself

Please complete all boxes in this section.

The postal address you show is where all correspondence will be sent.

A contact phone number or email address is also required in case we need to contact you regarding your application. This will help avoid delays in payment.

Section B – Application for early access to your superannuation benefit on the grounds of severe financial hardship

You do not need to complete this section if you have an approval letter from APRA for the release of your benefit. You should proceed to **Section C**.

If you are completing this section, you may need to refer to the notes above regarding your assets and the type of expenses that are acceptable under the guidelines. Note that this section of the application is a Statutory Declaration and you must sign this section and have it witnessed by a person qualified to do so. A list of qualified people is shown in this section of the application at Note 1. Penalties exist for false or misleading declarations.

You must also sign the authority and give your Centrelink reference number to confirm that you have been on Commonwealth income support for a continuous period of 26 weeks or 39 weeks if you are over 55.

This section also asks you to nominate a NET (after tax) amount of your superannuation to be released. This figure will not exceed \$10,000 gross. You are also required to state the purposes to which any released monies will be put. You must also enclose any documents that you are providing in support of your application.

Please note that tax will be deducted from this amount. You also need to provide an estimate of your assets and complete the Income and expenditure statement in **Section B**.

Section C – Application for early access to your superannuation benefit on specified grounds

You only need to complete this section if you have a letter authorising the release of funds from APRA.

Please complete all boxes and enclose a copy of the APRA letter with your application.

Section D – Payment arrangements

This section is where you nominate the account where you want your benefit to be paid.

Please ensure that the information here is correct, as delayed payment may result if it is not.

Section E – Taxation matters

Your tax file number (TFN)

In accordance with the Taxation Laws Amendment (Tax File Numbers) Act 1988, we are required to deduct PAYG tax at the Top Marginal Rate plus the Medicare levy from benefits if a person does not provide a tax file number (TFN).

If you have not been issued a TFN you should lodge an Australian Taxation Office Application/Enquiry form with the Taxation Office. Forms are available at all Taxation Offices. You must provide proof of identity at the time you lodge the form.

Section F – Identification requirements

To guard against fraud, money laundering, terrorism financing and to protect your benefit, we require you to provide us with enough identification to verify your identity before your benefit request can be processed.

You are required to provide certified copies of four identifying documents. Faxed copies are unacceptable. The person certifying the documents must attest that the documents are true copies, and that you are the valid holder of the identification.

Copies of your documents will be scanned and stored on our secure document management system. These electronic copies will be used only to confirm your identity. The original copies will be securely destroyed. Please do not supply original documents.

To further safeguard your privacy, any personal financial information should be blacked out on the copy that you send to us.

Privacy

We are collecting the information on this form to determine your entitlement to benefits governing the PSSap. Where applicable, identifying information will be passed on to the rollover institutions you nominate.

Information about your PSSap entitlements is also passed to the ATO, Centrelink and the Department of Veterans' Affairs.

We are committed to protecting your privacy and your personal information is not disclosed to another party without your consent, or unless required by law.

We will from time to time send you news and information about new products or services you might be interested in, or invite you to participate in member research. If you would prefer not to receive information about new products and services or participate in member research, you can call us on **1300 725 171**.

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Application for early access to your superannuation benefit

SECTION A About yourself

PSSap membership no.

Salutation Mr Mrs Ms Miss Other

Surname

Given name(s)

Previous name (if changed name)

GIVEN NAME(S)

SURNAME

Note: If you have changed your name, please provide documents that confirm both your previous and current name, such as, Marriage certificate, Birth certificate, or Deed Poll (name change) certificate. Certified copies are acceptable.

Date of birth / /

Residential address

SUBURB STATE POST CODE

Postal address

SUBURB STATE POST CODE

Phone BUSINESS HOURS MOBILE NUMBER

Email

@

SECTION B Application for early access to your superannuation benefit on grounds of severe financial hardship or specified grounds

1. Member Authorisation

To whom it may concern,

I,

FULL NAME

of

RESIDENTIAL ADDRESS

SUBURB

STATE

POST CODE

whose Centrelink Customer Reference number is

request all relevant information regarding my income support benefits from Centrelink be released to the employees of Pillar who are authorised representatives and administrators of the PSSap on request.

MEMBER'S SIGNATURE

Date signed

D	D	/	M	M	/	Y	Y	Y	Y
<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

2. Statutory Declaration

I,

FULL NAME

of

RESIDENTIAL ADDRESS

SUBURB

STATE

POST CODE

do solemnly declare that:

- I am unable to meet reasonable and immediate family living expenses as defined in the attached Explanatory notes and I do not have assets (apart from my home) which could be used or sold to alleviate financial hardship.

- The amount I am requesting to be released is

\$ net

(The amount will not exceed \$10,000 gross)

- The purposes for which the released monies will be used are as follows:

PURPOSE	AMOUNT OWED	PURPOSE	AMOUNT OWED
1. _____	\$ _____	6. _____	\$ _____
2. _____	\$ _____	7. _____	\$ _____
3. _____	\$ _____	8. _____	\$ _____
4. _____	\$ _____	9. _____	\$ _____
5. _____	\$ _____	10. _____	\$ _____

- The value of my total assets (excluding the value of the equity in my principal place of residence) is

\$

3. Statement of fortnightly household income and expenditure

The figures you provide should reflect your household's current situation. These items are a guide; you may include other items.

Expenses

1. Housing

Rent	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
First mortgage	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Second mortgage	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Land rates	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Water rates	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Insurance (Home/Contents)	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
House repairs	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
House replacements	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Strata plan levies	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total¹	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

2. Utilities

Electricity	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Gas	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Heating (other than gas/electricity)	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Telephone	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total²	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

3. Transport

Petrol	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Repairs	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Registration	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Insurance	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Licence	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
NRMA or similar	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Fares (Bus, Train, Ferry)	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total³	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

4. Other Repayments

Car	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Bank cards	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Credit cards	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Store accounts	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Finance companies	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Loans	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Rentals	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total⁴	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

5. Food

Groceries	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Meat	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Fruit & vegetables	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Milk and bread	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Lunches	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Pet Food	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total⁵	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

6. Medical

Health insurance	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Doctor/Dentist	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Chemist/Vitamins	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Optometrist	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total⁶	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

7. Education

School fees	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Uniforms/school bags	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Excursions/sports	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Stationery/books	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Childcare	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total⁷	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

8. Other

Maintenance	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Life insurance	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Savings	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Clothing/hair cuts	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Union fees	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Entertainment	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Sport	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Alcohol/cigarettes	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Gambling (Lotto/Scratchies)	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Personal Spending	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total⁸	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Total expenses

Add all totals from Total¹ to Total⁸

TOTAL	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Income

Salary	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Centrelink benefits	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Compensation	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Board	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Annuity	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Maintenance	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total income	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

SECTION C Application for early access to superannuation benefit on specified grounds

I, FULL NAME

hereby apply for part of my superannuation benefit from the PSSap scheme amounting to the sum of*
\$

* The amount to be released must be equal to the amount specified in the APRA Determination. APRA may specify either a gross (before tax) or net (after tax) amount when approving release.

following approval by the Australian Prudential Regulation Authority (APRA) for early release on specified grounds.

I request that part of my benefit released on specified grounds by APRA be paid into the account shown Section D of this application.

SIGNATURE

Date signed
 / /

SECTION D Payment arrangements

Type of financial institution Savings bank Building society Trading bank Credit union

Name of institution

Name of account holder

Branch location

Branch (BSB) number -

Account number

Note: Unless you specify in writing, your taxed components will be released first.

Note: You do not score additional points for more than one document from this category.

Secondary documents (40 points)

Provide ONE of the following documents containing your photograph and/or signature:

- > An Australian driver's license or another licence or permit issued under a law of the Commonwealth, a State or Territory
- > An identification card issued to a public employee
- > An identification card issued by the Commonwealth, a State or Territory as evidence of your entitlement to a financial benefit
- > A student ID issued by a tertiary education institution.

Note: Additional documents from this category can be awarded 25 points.

Tertiary documents (25 points)

Provide an identification document, e.g. marriage certificate (for maiden name only), credit card, council rates notice, telephone account, foreign driver's licence, Medicare card, etc.

Note: More than one document may be counted, but points from a particular source may be counted only once, e.g. if a MasterCard and Visa card are issued from the same financial institution, only one may be counted.

Example

You could provide a copy of your birth certificate (a primary document) and a copy of your state driver's license (a secondary document).

You could also provide a copy of your current passport (a primary document), a copy of your credit card (a tertiary document) and a copy of your telephone bill (another tertiary document).

Certifying your documents

The certifying authority must confirm in writing that you are the valid holder of the identification that you are presenting and that any copies are true copies of the original.

The following people can certify your documents:

- > a legal practitioner enrolled on the roll of a supreme court or the high court of Australia
- > a judge or magistrate of a court
- > a chief executive officer of a Commonwealth court
- > a registrar or deputy registrar of a court
- > a notary public
- > a police officer
- > a Justice of the Peace (JP)
- > an Australian consular officer or an Australian diplomatic officer
- > an agent or permanent employee of the Australian Postal Corporation in an office supplying postal services to the public
- > a finance company officer with five or more years of continuous service with one or more Finance Companies
- > a person employed by or an authorised representative of the holder of a financial services licence with five or more continuous years of service
- > a member of the Institute of Chartered Accountants (ICA), Certified Practising Accountants (CPA of Australia) or National Institute of Chartered Accountants (NIA) with 2 or more years of continuous membership

For a full list of certifying authorities, visit the Comlaw website at www.comlaw.gov.au.

The certification must include the name, address, occupation, telephone number and registration number (if applicable) of the certifying authority.

Privacy of your documents

All copies of your documents will only be used for the purpose of confirming your identity.

If you are providing copies of bills or statements, you should black out any personal financial information or details of transactions in order to protect your privacy.

Copies of identification will be stored in a secure environment.

Member checklist

- Read all the explanatory notes
- I have read the **Early release** fact sheet
- Filled in all sections applicable to you
- Signed the Statutory Declaration in **Section B** (if applicable)
- Had the Statutory Declaration at **Section B** witnessed by a qualified person (if applicable)
- Completed and signed the Centrelink authority in **Section B** (confirming receipt of Commonwealth income support if claiming on financial hardship)
- Completed the Income and expenditure statement in **Section B** (if applicable)
- Checked your bank account details at **Section D**
- Attached a copy of your APRA release letter (if applicable)
- Attached a copy of the letter from the Department of Veterans' Affairs confirming receipt of Commonwealth income support (if claiming on financial hardship)
- Attached enough documentary evidence to support your application (if claiming on financial hardship)

..... END FORM