

# Apply for a financial hardship payment

Apply to have your super released due to severe financial hardship.

## What do I need to do?

### 1. Check you're eligible.

- you have been a Vanguard Super member for 6 months or more.
- you meet the eligibility criteria listed under Claim Type A or Claim Type B (see page 2).

### 2. Complete this form and gather your documents.

To do this you'll need:

- your Vanguard Super member number.
- your Centrelink Reference Number.
- your Bank details.
- appropriate documents to support your claim (evidence of outstanding bills, debts or other documents that shows what you will be using these funds for).
- **Proof of your identity**  
There are two ways to provide this: either electronically or by attaching certified copies of your ID documents to this application. The ID documents for electronic identification you'll require are (any two of the following):
  - your current driver's licence
  - Australian Passport details
  - Medicare card details.

## DO NOT use this form:

- to request a payment from a retirement income stream or
- if you do not meet the eligibility requirements to apply for a payment from your super
- if you have previously applied for a financial hardship payment from Vanguard Super or another superfund within the last 12 months.
- to make a claim for a payment due to a terminal medical condition or permanent incapacity.

To find out more, please visit Vanguard Online or call us directly on 1300 655 101.

## Accessing your super due to financial hardship

Life can sometimes throw us challenges.

If you're experiencing severe financial hardship, the law allows for you to access some or all of your super to meet your immediate needs.

To do this you must satisfy a number of eligibility conditions. We've provided more detail on these below.

## Eligibility

In order to call on a severe financial hardship payment, you'll first need to meet the eligibility conditions of one of the following two claim types at the time you apply:

## Need help?

Call us on 1300 655 101 or visit [www.vanguard.com.au/super](http://www.vanguard.com.au/super).

Vanguard Super Pty Ltd (ABN 73 643 614 386 AFS Licence 526270) is the Trustee of Vanguard Super (ABN 27 923 449 966).

### Claim A: You're below preservation age

You can apply to withdraw up to \$10,000 if:

- You're under 55 years or preservation age (for more on this see [www.ato.gov.au](http://www.ato.gov.au)), and
- You haven't made a withdrawal under financial hardship in the past 12 months, and
- You're currently receiving and have been receiving an eligible Commonwealth income support payment for at least 26 weeks continuously, and
- You can't meet reasonable and immediate family living expenses.

**Note that any benefit you receive will be taxed.**

### Claim B: You're over preservation age

You can apply to withdraw *any amount* if:

- You've reached preservation age, and
- You've received eligible Commonwealth Government income support payment for a cumulative period of 39 weeks after you have reached your preservation age, and
- You're not gainfully employed (less than 10 hours a week at the time) on a full or part-time basis.

### What is preservation age?

| DATE OF BIRTH            | 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               |
| 1 July 1964 or after     | 60               |

### How much can I claim?

The minimum amount you can claim to be paid is \$1,000, or your full balance if this is less than \$1,000. The maximum amount is \$10,000 less any applicable tax.

Only one withdrawal from your super can be made in any 12-month period on the grounds of financial hardship.

You should note that reducing your super account balance may impact any insurance cover you have with Vanguard Super. You can find out more about your insurance at [www.vanguard.com.au/super](http://www.vanguard.com.au/super) or call us on 1300 655 101.

### Tax on lump-sum withdrawals

Generally, if you're over age 60, withdrawals from your super are tax-free. Otherwise, the tax treatment is determined by a number of factors such as your age, type of benefit and tax components.

When tax applies to a withdrawal, we'll withhold it from your payment and send the payment to the ATO. You should let us know your Tax File Number (TFN). It's not compulsory, but if you don't, your withdrawals are taxed at a higher rate.

You can find out more in *Your super guide*, at [vanguard.com.au/super/documents](http://vanguard.com.au/super/documents).

### 1. Proving your identity

Before we pay your benefit you'll need to provide proof of your identity. Proving your identity ensures your benefit is released to you and no one else. To prove your identity, you can either authorise Vanguard Super to use the information you provide on the form or you can supply certified copies of the required identification documents.

### 2. Submitting your application

As part of your application you must confirm you're receiving Commonwealth Government income support.

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### **How to confirm you're receiving Commonwealth Government income support**

To be eligible to access your super due to financial hardship you need to confirm you're receiving a qualifying Commonwealth Government income support payment for the required period appropriate to your claim type (see Eligibility for financial hardship on page 1).

You'll need to provide us with your Centrelink Customer Reference Number in Section 2 – we'll use Centrelink's Confirmation eService<sup>1</sup> to confirm your eligibility using this number.

### **Vanguard Super Privacy summary**

Protecting your privacy is important to us. We collect, use and disclose personal information to manage your super account and give you information about your super. If the information we request isn't provided, we may not be able to manage and administer your super.

We may use this information to notify you about Vanguard Super and other products and services. Please call the Vanguard Client Services team if you don't want to receive marketing material. We may disclose your information to other organisations to manage your super such as service providers to Vanguard Super (for example, the Fund's administrator, Insurer, auditors and legal advisers).

We may also disclose your information to your employer.

Our Privacy Policy and Privacy Collection Statement sets out more details about how we collect and manage your personal information, how to correct any information which is inaccurate or out of date, and our privacy complaints process.

You can read our Privacy Policy and Privacy Collection Statement at [vanguard.com.au/personal/en/privacy](http://vanguard.com.au/personal/en/privacy) or call our team for a copy.

<sup>1</sup> Centrelink's Confirmation eService (CCeS) is an internet based service provided by Centrelink that lets Vanguard Super and our administrator (Grow Super) electronically verify your eligibility for the release of super on financial hardship grounds using your personal information. The information Centrelink provides can only be used by Vanguard Super and Grow Super in accordance with our privacy policy – this can be found on the Vanguard website at [vanguard.com.au/super/privacy](http://vanguard.com.au/super/privacy).

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### How to return this form?

#### Online

1. Simply download, complete and upload the form into Vanguard Online via secure message, or

#### Mail

2. Return your completed form to:  
Vanguard Super  
Reply Paid 93158  
Collins St East, VIC 8003



### What happens next?

Once we've received your application, we'll do the following before you'll hear back from us:

- Validate your eligibility with Services Australia using your Centrelink Reference Number (CRN)
- Validate your identity
- Assess your application
- Notify you of the outcome
- Deposit funds into your nominated account (if eligible)



### How long will it take?

We aim to process your application as soon as we receive all the required documentation. It may be longer in busy periods, or if we need further information from you.



### Want to chat to someone?

If you'd like to chat through the process, or have any of the above steps explained, feel free to call us on 1300 655 101 between Monday and Friday, 8.00am to 6.00pm (AET).

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Please complete this form in blue or black pen using **CAPITAL** letters.

**Section 1.** Your current member details

The member details you provide should match your current details held by Vanguard Super. If you have any changes to make to your personal details, you should make these changes either through Vanguard Online, by completing a *Change my details* form or by calling Vanguard Super on 1300 655 101.

|   |                               |                                       |  |
|---|-------------------------------|---------------------------------------|--|
| Date of birth (DDMMYYYY)<br><input type="text"/>              |                               | Member number<br><input type="text"/> |  |
| First name<br><input type="text"/>                            |                               |                                       |  |
| Surname<br><input type="text"/>                               |                               |                                       |  |
| Residential address<br><input type="text"/>                   |                               |                                       |  |
| Suburb<br><input type="text"/>                                |                               |                                       |  |
| Postcode<br><input type="text"/>                              | State<br><input type="text"/> | Mobile<br><input type="text"/>        |  |
| Email address<br><input type="text"/><br><input type="text"/> |                               |                                       |  |

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By providing your CRN and signing the Declaration on Page 12 you're authorising Vanguard to use Centrelink CCEs to electronically verify that you're in receipt of a qualifying Government income support benefit for the required period.

Please let us know how any benefit we pay will be used.

## Your monthly expenses

6

#### Your outstanding debts / liabilities

|                                    |    |                      |     |                       |    |                      |     |
|------------------------------------|----|----------------------|-----|-----------------------|----|----------------------|-----|
| Home loan                          | \$ | <input type="text"/> | .00 | Credit Card           | \$ | <input type="text"/> | .00 |
| Personal bank loan                 | \$ | <input type="text"/> | .00 | Overdue utility bills | \$ | <input type="text"/> | .00 |
|                                    |    |                      |     | Overdue rent          | \$ | <input type="text"/> | .00 |
| Other liabilities (please specify) |    | <input type="text"/> |     |                       | \$ | <input type="text"/> | .00 |
|                                    |    | <input type="text"/> |     |                       | \$ | <input type="text"/> | .00 |
|                                    |    |                      |     | TOTAL                 | \$ | <input type="text"/> | .00 |

**Important:** Please attach evidence in the form of overdue bills, invoices, or letters of demand. All documentation must be within the last 3 months. Note that we may reach out for more evidence.

#### Section 4. Please provide evidence.

- ☐ I have attached evidence in the form of overdue bills, overdue invoices, or letters of demand that are dated within the last 3 months. (Please note we do not accept statutory declarations for personal loans or personal debt).
- ☐ Please provide a recent bank statement for the account where your Centrelink benefits are paid to with a 12 month transaction history.
- ☐ I confirm that I have been a member of Vanguard Super for 6 months or more.

#### Section 5. What amount do you need?

Tell us how much you would like to claim

- For Claim Type A: The maximum amount which may be released in a 12 month period is a single payment of \$10,000 before tax.
- For Claim Type B: There is no maximum if you are aged over preservation age.

|                          |                                |    |                      |     |
|--------------------------|--------------------------------|----|----------------------|-----|
| <input type="checkbox"/> | Requested amount (after tax)   | \$ | <input type="text"/> | .00 |
| <b>OR</b>                |                                |    |                      |     |
| <input type="checkbox"/> | Maximum amount or full balance |    |                      |     |

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## Section 6. Payment details.

### Electronic Funds Transfer (EFT) payment – for faster payment

An EFT payment can only be made if the nominated account is in your name or is a joint account in your name.

|  |                      |
|--|----------------------|
| Name of bank account holder:   |                      |
| <input type="text"/>   |                      |
| Name of bank/financial institution   |                      |
| <input type="text"/>   |                      |
| BSB  | Account number       |
| <input type="text"/>   | <input type="text"/> |
| <input type="checkbox"/> I have attached a copy of a bank statement that shows the account name, BSB and account number. |                      |

## Section 7. Investment choice

If you are requesting a partial withdrawal and have multiple investments, you can nominate below how your payment is deducted from your current investments.

If you don't make a choice or if you make a choice that is not available to you, your withdrawal will be deducted in proportion to the balance held in each investment.

|                                  |                             |
|----------------------------------|-----------------------------|
| Auto-adjusting                   |                             |
| Lifecycle                        | \$ <input type="text"/> .00 |
| Diversified investment options   |                             |
| Conservative                     | \$ <input type="text"/> .00 |
| Balanced                         | \$ <input type="text"/> .00 |
| Growth                           | \$ <input type="text"/> .00 |
| High Growth                      | \$ <input type="text"/> .00 |
| Ethically Conscious Growth       | \$ <input type="text"/> .00 |
| Single sector investment options |                             |
| Cash                             | \$ <input type="text"/> .00 |
| Global Fixed Interest (hedged)   | \$ <input type="text"/> .00 |
| International Shares             | \$ <input type="text"/> .00 |
| Australian Fixed Interest        | \$ <input type="text"/> .00 |
| Australian Shares                | \$ <input type="text"/> .00 |
| Int'l Shares (hedged)            | \$ <input type="text"/> .00 |

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## Section 8. Proving your identity.

You need to provide proof of your identity before we can pay you your benefit. Proving your identity ensures your benefit is paid to you and no one else. Select an option to prove your identity:

### • Option 1: Use electronic identification

By providing information about any two of the following documents, your Medicare card details, Australian driver's licence or Australian passport details, you agree to Vanguard Super disclosing personal information such as your name, date of birth, address and identification document information to its third-party electronic identification provider. You understand your information will be subject to an information match request that looks for matches in relevant public and government databases including checking with official records holder through third party systems.

**Important:** Make sure the details you provide are accurate. If your personal details in Section 1 don't match your electronic identification details, we won't be able to use your personal details to verify your identity, which will delay processing your request. If we are unable to verify your identification electronically, we will ask you to provide Certified ID as per Option 2. We will contact you if this applies.

Please ensure you provide any two of the following ID documents.

#### Part 1a. Medicare details

|   |   |                             |
|---|---|-----------------------------|
| Full name (including initials – as shown on your Medicare card) |   |                             |
| <input type="text"/>  |   |                             |
| Medicare number   | Valid to                                    | Your Medicare card ref. no. |
| <input type="text"/>  | <input type="text"/> / <input type="text"/> | <input type="text"/>        |

#### Part 1b. Australian driver's licence.

|   |                      |  |
|---|----------------------|--|
| Given name/s (as shown on your licence) |                      |  |
| <input type="text"/>                    |                      |  |
| Surname (as shown on your licence)      |                      |  |
| <input type="text"/>                    |                      |  |
| Australian driver's licence number      | State of issue       | Expiry date (DD/MM/YYYY)   |
| <input type="text"/>                    | <input type="text"/> | <input type="text"/> / <input type="text"/> / <input type="text"/> |
| Card number                             |                      |  |
| <input type="text"/>                    |                      |  |

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## Part 1c. Australian passport details

|  |  |
|--|--|
| Given name/s (including middle name – as shown on your passport) |  |
| <div></div>  |  |
| Surname (as shown on your passport)                              |  |
| <div></div>  |  |
| Australian passport number                                       | Place of birth (as shown on your passport) |
| <div></div>  | <div></div>                                |
| Country of birth (not shown on your passport)                    |  |
| <div></div>  |  |
| Family name at birth (not shown on your passport)                |  |
| <div></div>  |  |

### • Option 2: Provide certified copies of identification documents

|  |
|--|
| <div></div> I've attached copies of my certified proof of identity with this form. |
|--|

- A certified copy of a current Australian driver's licence, including the front and back of the licence. The driver's licence must be in the same name and residential address as recorded in your Vanguard Super account.

**OR**

- A certified copy of an Australian passport (current or one that expired within the last two years) or a certified current foreign passport, and
- A certified copy of an issued utility bill (gas, water or electricity, mobile phone, internet provider account or Local Government rates account). Your utility bill must have been issued within the last three months and be in the same name and residential address as recorded in your Vanguard Super account.

Please note that faxed or scanned copies of certified documents are not acceptable and you should not send your original proof of identity documents to Vanguard Super.

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All copied pages of **original** proof documents need to be certified by an individual authorised to do so. They must sight the original and the copy and make sure both documents are identical, then make sure all pages have been certified as true copies by writing or stamping *I, [full name], certify that this is a true and correct copy of the original* followed by their signature, printed name, qualification (eg Justice of the Peace, Australia Post employee etc) and date. The certification (e.g. stamp and signature) must be original, signed and dated within the last 12 months.

The original documents must be certified within Australia, by a person in one of the named positions specified above and who is not related to you (ie a parent, spouse, de facto partner or child).

#### **Who can certify your personal identity documents?**

- Pharmacist
- Justice of the Peace
- Notary Public
- Medical practitioner or nurse
- Police officer
- Accountant (CA/CPA)
- Legal practitioner
- Full time teacher (school or tertiary)
- Financial planner (Officer with, or Authorised Representative of an Australian Financial Services Licensee)
- Bank/credit union/building society officer (with five years' experience)
- Permanent employee of a Commonwealth, State/Territory or local government (with five years' service).

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## Section 9. Declaration

By signing this form I declare that:

- My answers to all the questions on this form are true and correct;
- I am unable to meet my reasonable and immediate family living expenses, and the amount I am requesting is necessary to meet those expenses;
- I do not have any assets (apart from my family home and principal car) which could be used or sold to meet my immediate family living expenses;
- I have been a Vanguard Super member for 6 months or more;
- By providing my CRN in Section 2 of this form, I consent to Vanguard Super using the Centrelink Confirmation eServices (CCes) to confirm that I am in receipt of a qualifying Commonwealth Income Support payment and have been receiving a Commonwealth Income Support payment for a continuous period of 26 weeks;
- I can withdraw this consent by contacting Vanguard Super on 1300 655 101;
- I understand that I may be asked by Vanguard Super to provide additional information or to verify my request on this form;
- I do not require any further information from Vanguard Super about any fees or charges that may apply, or any other information about the effect this payment may have on my benefits;
- If I have requested payment of the remaining balance in my Vanguard Super account, I understand that:
  - my account will be closed if the payment is made;
  - my insurance cover will stop from the date that we receive your notification to close your account; and
  - if Vanguard Super receives any employer contributions after my account has been closed, these contributions will be returned back to the employer;
- I understand that Vanguard Super may not be able to process my instructions if information in this form is incomplete or incorrect;
- I have read and understood the Vanguard Super Privacy summary in this form and understand the latest version of the Privacy Policy and Privacy Collection Statement is available online at [vanguard.com.au/personal/en/privacy](http://vanguard.com.au/personal/en/privacy).

Signature (Please use BLACK pen to sign).

X

Date (DDMMYYYY)

|  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|
|  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|

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# Vanguard **Super**

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**Vanguard Super**

PO Box 18031

Collins St East, VIC 8003



1300 655 101



[www.vanguard.com.au/super](http://www.vanguard.com.au/super)

**Important information**

The information provided is general in nature and doesn't take into account your personal financial objectives, situation or needs. You should consider your objectives, financial situation or needs and the Product Disclosure Statement (PDS) and Target Market Determination (TMD) before making any decision about Vanguard Super. The PDS and TMD can be accessed free of charge at [vanguard.com.au/super](http://vanguard.com.au/super) or by calling 1300 655 101.

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