

Apply for a super payout

Step 1 – Check that you’re eligible

You wish to receive part or all of your super payout 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 an approved rollover 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.

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 opposite:

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 super payout under other circumstances, you will need to complete the appropriate form. For assistance, please call ANZ Staff Super on **1800 000 086**.

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

Step 2 – Check what form of identification you need to provide

You will need to provide identification unless you have already provided appropriate proof of identity dated within the last 3 months.

Super payout requested	ID required
Rollover/transfer to another complying fund	Your TFN or a photocopy of your ID as required for a cash payment (see below), however certification is not required
Cash payment or rollover/transfer to a self managed super fund	Certified copy of a current driver’s licence OR current passport, OR One document from list one and one from list two below

List one

- Birth certificate or birth extract
- Citizenship certificate issued by the Commonwealth
- Pension card issued by the Department of Human Services (Centrelink)
- Medicare card
- Foreign drivers’ licence

List two

- Tax Office Notice of Assessment issued in the last 12 months
- Letter from the Department of Human Services (Centrelink) or other Government body in the last 12 months regarding a Government assistance payment

If you are unable to provide the above identification or need further details, you can refer to the *Completing Proof of Identity* fact sheet on anzstaffsuper.com or call ANZ Staff Super on **1800 000 086**.

The fact sheet contains specific information to meet the proof of identity requirements if you have changed your name, are signing on behalf of another person or if your identification is written in another language. The fact sheet also provides an extensive list of people who can certify documents.

Step 3 – The easy way to certify your ID

To certify your identification do the following:

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

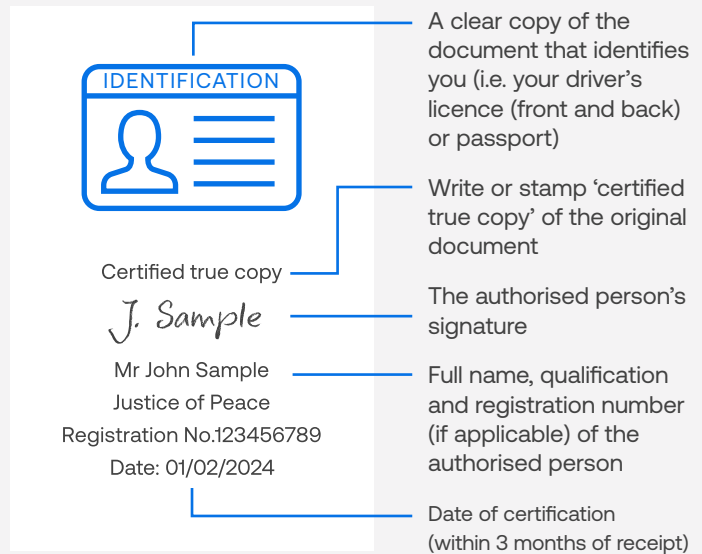
You can also refer to the *Completing Proof of Identity* fact sheet on anzstaffsuper.com for a list of other people who can certify your ID.

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

* 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.



Providing your Tax File Number (TFN)

There may be tax implications if you have not yet provided, or choose not to provide, your TFN. While 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 ANZ Staff Super before the end of the financial year, or your earlier payment from ANZ Staff Super. 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 super 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 identify (see below) and your super payout will be delayed.

If you are uncertain as to whether or not you have provided your TFN, you can check these details on anzstaffsuper.com or contact ANZ Staff Super on **1800 000 086**.

Step 4 – Complete the form

Complete the form in black or blue pen, in uppercase and send to:
ANZ Staff Super
GPO Box 2139
Melbourne VIC 3001

Important notice: In preparing this document the Trustee has not taken into account the investment objectives, financial situation and particular needs ("financial circumstances") of any person. Accordingly, before acting on the advice contained in this document, you should assess whether the advice is appropriate in light of your own financial circumstances and consider contacting your financial adviser. This document and interests in ANZ Staff Super are issued by ANZ Staff Superannuation (Australia) Pty Limited. You should consider the relevant PDS before making a decision in relation to a financial product.

Step 2 – Provide payment instructions

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

Option 1: Pay as cash (see overleaf for preservation declaration)

Please note that you must leave a minimum of \$7,500 in your account to retain your existing account in ANZ Staff Super.

- Full amount available to take as cash
- Partial withdrawal (You must leave at least \$7,500 in your existing account.)
- \$, Net of tax
- Full amount available to take as cash less \$7,500

If you have elected to take cash and would like this benefit to be directly credited to an account in your name, please complete the following:

Name of financial institution

BSB

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Account number

Account name

Note: Please provide proof of your bank account details, e.g. copy of a bank statement.

ANZ Staff Superannuation (Australia) Pty Limited, the Trustee of the ANZ Australian Staff Superannuation Scheme, relies on the bank account details you have provided and will not accept responsibility if your cash payment is paid to the wrong account because you have provided incorrect bank account details. When your cash payment has been paid to your nominated account in accordance with your instructions, the Trustee is discharged from any liability in relation to this payment.

NOTE: The ability to pay as 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 below:

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).

Option 2: Rollover to another fund (select an option ✓)

Please note that you must leave a minimum of \$7,500 in your account to retain your existing account in ANZ Staff Super.

- Full amount available (This will close your account in ANZ Staff Super.)
- Total remaining after above cash payment (This will close your account in ANZ Staff Super.)
- Partial withdrawal (You must leave at least \$7,500 in your existing account. If the amount requested does not allow a minimum account balance of \$7,500, we will process your rollover so as to retain \$7,500 in your account.)
- \$, (insert amount to be transferred) and retain balance in the Personal Section
- Full amount available less \$,

Unless you instruct us otherwise, please note that this payment will be allocated from any unrestricted non-preserved amount first, then from any restricted non-preserved amount, followed by your preserved amount. We will also use this default order if your instruction is invalid (eg. you don't have any balance in the component you've asked us to draw the payment from).

For partial payments, please specify which components your payment should be allocated from: **(select an option ✓)**

- Unrestricted non-preserved \$, .
- Restricted non-preserved \$, .
- Preserved \$, .

(If you wish to transfer your super 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 and the components the payment should be allocated from).

Step 2 – Provide payment instructions (continued)

Please provide details of the fund to which you are transferring.

Name of fund

Fund address

Suburb

State

Postcode

Fund ABN*

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Unique Superannuation Identifier (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.

If you are rolling over to a Self Managed Super Fund (SMSF), please provide your SMSF's Electronic Service Address and details of your SMSF's bank account and a copy of a bank statement confirming these details.

Electronic Service Address

Name of financial institution

BSB

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Account number

Account name

Option 3: Remain in ANZ Staff Super as a Retirement Section member (if benefit > \$25,000)

I have completed a Retirement Section Application form (refer to the Product Disclosure Statement for the Retirement Section [Account Based Pension Section] available at anzstaffsuper.com).

Step 3 – 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 an approved rollover fund until:

- You are at least 60 years of age 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 *Apply for a super payout* leaflet for details about your preservation age and the definition of permanently retired.

(select an option (✓))

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

Step 4 – 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 ANZ Staff Super on **1800 000 086** or from **anzstaffsuper.com**.

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

Step 5 – 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 unless you have already provided proof of identity dated within the last 3 months. You should read the information attached to this form called *Apply for a super payout* to check what proof of ID is required.

Choose () one of the three options below:

I have previously provided proof of identity dated within the last 3 months.

Use my Tax File Number (TFN)

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

ANZ Staff Super 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 you take from **ANZ Staff Super** does not incur additional tax. Please also refer to the *Apply for a super payout* 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.

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 certified proof of identity (see below) and your payout will be delayed.

I have attached proof of identity documents. For full details on completing proof of identity, refer to the *Completing proof of identity* fact sheet on **anzstaffsuper.com** or call ANZ Staff Super on **1800 000 086**.

Step 6 – Sign the form

By signing this form I confirm that:

- all the information I have provided on this form is true and correct to the best of my knowledge
- I request the transfer/payment of my benefit as detailed in this form and authorise ANZ Staff Super to give effect to this transfer
- If I have elected to withdraw and/or transfer only part of my benefit, and my account is invested in multiple investment options, my partial payment will be debited in accordance with my future contributions strategy (which applies to all incoming contributions such as employer contributions, rollovers in, personal contributions). If insufficient funds are in any investment option, the payment will be deducted pro rata across the remaining investment options.
- there may be a delay in payment if my details have changed or I have not provided satisfactory valid proof of identity
- I have read the “Protecting members’ privacy” statement on this form (see below)
- I consent to the collection, use, storage and disclosure of my personal information as described in the “Protecting members’ privacy” statement on this form.

Signature

Date

 / /

Send your completed form together with your proof of identity and proof of bank account details (where necessary) to:
ANZ Staff Super
GPO Box 2139
Melbourne VIC 3001

Emails and faxes are not acceptable.

Your request will usually be processed within 5 business days of us receiving your fully completed form and any required attachments (including valid proof of identity where necessary).

Protecting members’ privacy

The Trustee, ANZ Staff Superannuation (Australia) Pty Limited, seeks to take all reasonable steps to protect members’ privacy and the confidentiality of members’ personal information.

The administrator, Australian Administration Services Pty Limited, collects (on behalf of the Trustee) personal information directly from members and their employers. Sometimes information about you may be collected from other third parties such as a previous superannuation fund, your financial adviser or publicly available sources. We collect, use and disclose personal information about you to provide and manage your account and give you information about your super, or as required by super and tax laws.

If you do not provide the personal information requested or it is incomplete or inaccurate, we may not be able to manage your account properly and processing of transactions to, from or in relation to your account may be delayed.

Members’ personal information is kept confidential but may be disclosed by the Trustee or administrator to third parties, such as ANZ Staff Super’s actuary, insurer, medical consultants, underwriter, legal adviser and auditor and other external service providers who are contracted to assist with administering members’ benefits. It may also be disclosed where expressly authorised or required by law, for example to government agencies such as the Australian Taxation Office and Australian Financial Complaints Authority. Members’ personal information may also be disclosed to the Group Superannuation Department of ANZ for the purposes of administering members’ benefits or resolving members’ enquiries or complaints.

Members’ personal information may be disclosed to related entities of the administrator located overseas as part of the day-to-day provision of administration or ancillary services.

The Trustee’s Privacy Policy Statement contains more detail about how we deal with your personal information and information about how you can access and seek correction of information we hold about you. It also includes information about how you can lodge a complaint about how we’ve dealt with your personal information and how that complaint will be handled.

If you have any queries in relation to privacy issues, please contact:

ANZ Staff Super
Mail: GPO Box 2139
Melbourne VIC 3001
Phone: 1800 000 086
Fax: (02) 9287 0320
Email: enquiry@anzstaffsuper.com

The Trustee’s Privacy Policy Statement is available on ANZ Staff Super’s website anzstaffsuper.com or by calling us on **1800 000 086**. You can also access the administrator’s privacy policy on our website.