Financial hardship

GuildSuper

What you need to do

Complete this form and return it to GuildSuper to make an application for early release of your superannuation benefits on grounds of financial hardship.

Use and disclosure of your personal information

We collect personal information about you in connection with your membership with GuildSuper. By providing your personal information, you agree to its use and disclosure in accordance with our Privacy Policy. If you do not agree, you must not provide your personal information, and we may not be able to process your application. We may disclose your personal information to other parties, including our related companies, third parties who provide us services in connection with our business and regulatory or government authorities. We may use and disclose your personal information for direct marketing purposes, unless you opt out. Our Privacy Policy is available at **guildsuper.com.au**. It contains information about how you may access and seek correction of your personal information, how you may complain about a breach of your privacy and how we will deal with that complaint.

1. Personal details (please complete all sections and provide your details in BLOCK LETTERS)

Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other ☐ (please specify): _____ Date of birth _____

Surname _____ Given name(s) _____

Preferred name _____ Member number _____

RESIDENTIAL ADDRESS

Street no. _____ Street name _____ Suburb _____

State _____ Postcode _____ Country _____

Phone (H) _____ Phone (W) _____ Mobile phone _____

Email _____

POSTAL ADDRESS (if different to Residential address)

Street no./ PO Box _____ Street name _____ Suburb _____

State _____ Postcode _____ Country _____

2. List your financial dependants (e.g. your partner and children)

Name	Age	Relationship to you

'Dependants' means anyone who is in whole, or in part, financially dependent on you, e.g. your spouse, your children or adult family members.

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3. Briefly explain the cause(s) of your financial hardship and how the money will be used if released

4. Have you or your partner received or are entitled to receive a redundancy package or workers' compensation lump sum payment?

☐ No ☐ Yes – show the amount received, or the amount you or your partner expect to receive and when:

Value $ Date

5. What NET (after tax) amount do you estimate would relieve your current severe financial hardship?

$

Please include details of any overdue bills or overdue loan repayments (you must attach evidence to support this).

6. Describe and list the approximate value of assets held by you, your partner and dependants
(do not include the family home)

Asset	Value
	$
	$
	$
	$
	$
	$
	$
	$

Continued over…

7. Current total NET monthly income (you must attach evidence to support this e.g. payslips, bank statements, etc.)

	Income
Self	$
Partner	$
Dependants	$
TOTAL MONTHLY INCOME	$

8. List below all reasonable current monthly expenses in relation to you, your partner and your dependants

To assess your claim correctly, you are required to supply bank statements for 2 months worth of transactions, which are not more than 3 months old.

Main monthly expenses	Amount per month	Main monthly expenses	Amount per month
Rent / board*	$	Car (fuel, registration, insurance)	$
Home loan repayments*	$	Public transport	$
Personal loan repayments*	$	Clothing	$
Credit card repayments*	$	Municipal and water rates*	$
Food and household items	$	Insurance*	$
Car repayments (not included in loan repayments above)*	$	Medical / dental	$
Gas*	$	Any other expenditure (please specify):	$
Electricity*	$		$
Telephone*	$		$
		TOTAL MONTHLY EXPENSES	$

*Provide documentary evidence

9. Proof of Commonwealth income support

Please provide either your Centrelink Customer Reference Number (CRN):

OR

An original Q230 or Q251 letter dated within 21 days from Centrelink confirming your eligibility. Please speak to Centrelink to determine which letter is required for your situation.

I authorise:

- GuildSuper to use Centrelink Confirmation eServices to perform a Centrelink enquiry of my Customer details.
- the Australian Government Services Australia (the agency) to provide the results of that enquiry to GuildSuper.

I understand that:

- the agency will disclose information to GuildSuper based on whether I have been in receipt of a qualifying Centrelink payment for a specified period to confirm my eligibility for early release of superannuation on the grounds of financial hardship.
- the agency will disclose to GuildSuper my personal information including my name, date of birth and payment status.
- this consent, once signed, remains valid while I am a customer of GuildSuper unless I withdraw it by contacting GuildSuper or the agency.
- I can get proof of my circumstances/details from the agency and provide it to GuildSuper so that my eligibility for early release of superannuation on the grounds of financial hardship can be determined.
- if I withdraw my consent or do not alternatively provide proof of my circumstances/details, I may not be eligible for the service provided by GuildSuper.

Signature ✗

Date

Continued over...

10. Immediately payable arrears and liabilities

Provide details of unpaid or overdue bills or liabilities, any outstanding loan or credit card repayments and any other current arrears. Amounts stated must be currently payable or outstanding. Liabilities that are not immediately payable cannot be taken into account.

You must provide documentary evidence for each item.

	Please specify details:	
Mortgage / Home Loan Arrears*		$
Car Loan Arrears*		$
Credit Card Arrears*		$
		$
		$
Personal Loan Arrears*		$
		$
		$
Other Arrears or Liabilities currently due and payable		$
		$
		$
		$
		$
Total immediate arrears and liabilities		$

*This is not your regular repayment amount but rather the amount you are behind, if any, on your regular repayments. Your repayment amount should be included at Section 8.

11. Provide payment instructions

- It is important that you provide ALL of the information requested on this form to ensure prompt payment of your entitlement
- Appropriate proof of identity (as detailed on this form) MUST accompany these payment instructions

EFT Payment Details: Please pay my benefit by ☐ Direct deposit (complete details below)

Financial Institution name

Account holder's name

BSB no. Account no.

12. Attach proof of identity

For identification purposes, you **MUST** attach a certified copy of either your driver's licence or passport (or acceptable alternatives). See the 'Completing Proof of Identity' section attached for details of certification and acceptable alternative documents. Failure to provide appropriate proof of identification may result in delays in the processing of your payment.

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13. Confirm residency / citizenship status

The ability to access your super on the grounds of severe financial hardship 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 request is affected by your residency / citizenship status, you will be advised accordingly.

14. Sign the form

The following MUST accompany your application for it to be considered:

- Evidence of current monthly income and expenses. Documents should not be over one month old.
- Evidence of overdue bills, loans or credit card payments. Documents should not be over one month old.

The Trustee can only approve the release of ONE payment from your superannuation benefit in any 12 month period, up to the maximum gross amount of $10,000.

I understand that, should I have insurance cover, if my balance is reduced to zero, or if there is insufficient money in my account to pay the next insurance fee, my cover will be cancelled.

I understand that if my cover ceases because there is insufficient money in my GuildSuper account to pay the next insurance fee, cover can be reinstated within six months of the insurance cover lapsing provided all outstanding insurance fees are received within 6 months of cover ending.

Further, I understand that for any reinstated cover, I must be in Active Employment on the reinstatement date, otherwise New Events cover will apply until I return to active employment for 30 consecutive days or I successfully apply to our Insurer for Full Cover.

I understand that the information on this form will be handled by the Trustee to process my application for early release of part or all of my superannuation benefit within these limits on the grounds of severe financial hardship. It may be disclosed to the administrator or government agencies.

I consent to this handling of my personal information. If I do not give the information, the Trustee may not be able to pay part or all of my superannuation benefit on the grounds of severe financial hardship. I can access my personal information by contacting the Fund's Privacy Officer.

Signature ✗ Date

Next steps

Please return your completed form together with your proof of identity and supporting documentation to:
GuildSuper, GPO Box 1088, Melbourne VIC 3001

Need help?

Call the Member Services Team on **1300 361 477** from 8.30am - 5.00pm (AEST/AEDT) Monday - Friday or visit guildsuper.com.au

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11/2026

Completing proof of identity

GuildSuper

STEP 1

Go to an authorised person

(e.g., a person at your local pharmacy, school, bank, police station or post office – see Additional Note 1)

Take with you the following photographic identification documents (ID):

- Either your CURRENT driver's licence or passport (see Additional Notes 2 and 3) AND
- Photocopies of your CURRENT driver's licence or passport.

Photographic identification documents must contain your photo and signature and must not be expired (except for Australian passports which may have expired within the last two years).

If you are using your driver's licence and you have moved address, you'll need to provide photocopies of BOTH sides.

If you've **changed your name**, you must also provide a certified copy of the relevant name change document, for example, a Marriage Certificate, deed poll or change of name certificate from the Registry of Births, Deaths & Marriages, in addition to the above identification (see Additional Note 2).

If your **legal name or date of birth does not match our records** (excluding name changes covered above), please contact us for further instructions.

You need to take both the original ID and the photocopies.

STEP 2

Ask them to certify your ID

To certify your ID, an authorised person (see Additional Note 1) needs to:

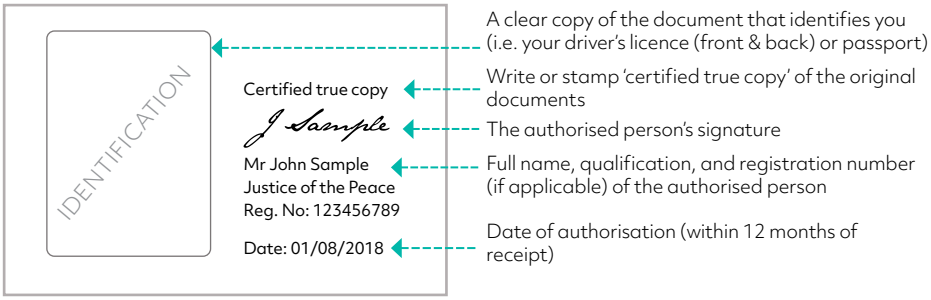
- Compare and check the photocopy to the ORIGINAL
- The certifier must include on EACH page:
  - Written or stamped 'certified true copy'
  - Their signature and printed full name
  - Their qualification (e.g., Pharmacist, Bank employee, Police officer, Australia Post employee, etc.)
  - Date (the date of certification must be within the last 12 months)

See below for an example of how this should appear.

STEP 3

Send the documents back to us

Send the signed and certified copies of your ID back to us, attached to your forms(s) (see Additional Note 4).



ADDITIONAL NOTES

1. **See overleaf for information on who can certify your ID.** There may be a charge for certifying documents, please check directly with the certifier.
2. **There are other documents that can be used to prove your identity** if you do not have, or do not wish to provide, either a current driver's licence or passport. Refer to 'Other documents that can be used to prove your identity' below.
3. **If your identification or other document is not written in English**, the document must be accompanied by an English translation prepared by a translator accredited by the National Accreditation Authority for Translators and Interpreters Ltd (NAATI) at the level of Professional Translator or higher (or an equivalent accreditation), to translate from a language other than English into English.
4. If you are **signing a form on behalf of another person**, you will need to provide the following:
   - A certified copy of the Guardianship papers or Power of Attorney, and
   - A certified copy of the appropriate proof of identity for the holder of the Guardianship or Power of Attorney, and
   - A certified copy of the appropriate proof of identity for the applicant.

OTHER DOCUMENTS THAT CAN BE USED TO PROVE YOUR IDENTITY

Either **one** of the following (they must include your photo and signature):

- A CURRENT card issued under an Australian State or Territory for the purpose of providing your age
- A CURRENT national identity card issued by a foreign government for the purpose of identification (see Additional Note 3)

OR

If you can't provide any photographic identification, you can provide **two alternative identification documents, one from each of the following lists**:

- Birth certificate or birth extract
- Citizenship certificate issued by the Commonwealth of Australia
- Pension card issued by the Department of Human Services (Centrelink) that entitles the person to financial benefits

AND

- Letter from the Department of Human Services (Centrelink) or other Government body in the last 12 months regarding a Government assistance payment
- Australian Tax Office Notice of Assessment issued in the last 12 months
- Rates notice from your local council issued in the last three months
- Electricity, gas or water bill issued in the last three months
- Landline phone bill issued in the last three months (mobile phone bills are not acceptable)

(The letter, notice or bill must show your name and current residential address)

Contact the Member Services Team if you are unable to provide any of the documents set out above.

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Completing proof of identity

GuildSuper

Who can certify documents in Australia?

- **Australia Post permanent employee or agent** (who is currently employed with the post office and has at least two continuous years of service) **or agent** (in charge of supplying postal services to the public)
- **Australian Consular Officer** or **Australian Diplomatic Officer** (within the meaning of the Consular Fees Act 1955)
- **Bailiff**
- **Bank officer, building society officer or credit union officer** (with two or more continuous years of service)
- **Commissioner for Affidavits or Declarations**
- **Court Officer, Registrar or Deputy Registrar of a Court, Judge, Clerk, Magistrate, Master of a Court, Chief Executive Officer of a Commonwealth Court**
- **Fellow of the National Tax Accountant's Association**
- **Finance Company Officer** (with two or more continuous years of service)
- **Justice of the Peace**
- **Legal practitioner on the roll of the Supreme Court of a State or Territory, or the High Court of Australia**
- **Marriage celebrant** (registered under Subdivision C of Division 1 of Part IV of the Marriage Act 1961)
- **Medical practitioner, chiropractor, dentist, nurse, optometrist, physiotherapist, psychologist**
- **Member of Chartered Secretaries Australia**
- **Member of Engineers Australia** (other than at the grade of student)
- **Member of the Association of Taxation and Management Accountants**
- **Member of the Australasian Institute of Mining and Metallurgy**
- **Member of the Australian Defence Force** (who is an officer; or a non-commissioned officer within the meaning of the Defence Force Discipline Act 1982 with two or more years of continuous service or a warrant officer within the meaning of that Act)
- **Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the National Institute of Accountants**
- **Member of Commonwealth Parliament, State Parliament, Territory Legislature or a Local Government Authority** (State or Territory)
- **Minister of Religion** (under Subdivision A of Division 1 of Part IV of the Marriage Act 1961)
- **Notary Public**
- **Officer with, or Authorised Representative of, an Australian Financial Services Licensee** (who has had at least two years of continuous service with one or more licensees)
- **Officer with, or a credit representative of, a holder of an Australian credit licence** (who has had at least two years of continuous service with one or more licensees)
- **Permanent employee of the Commonwealth** (or Commonwealth Authority) or a State or Territory (or State or Territory Authority) or a **Local Government Authority** with two or more years of continuous service
- **Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made**
- **Pharmacist**
- **Police Officer, Sheriff or Sheriff's Officer**
- **Teacher employed on a full-time basis at a school or tertiary education institution**
- **Trade marks attorney or patent attorney**
- **Veterinary surgeon**

Who can certify documents outside of Australia?

- **Authorised staff member of an Australian Embassy, High Commission or Consulate**
- **Authorised employee of the Australian & Investment Trade Commission** who is in a country or place outside Australia and authorised under 3(d) of the Consular Fees Act 1955
- **Authorised employee of the Commonwealth of Australia** who is in a country or place outside Australia and authorised under 3(c) of the Consular Fees Act 1955
- **Member of the Australian Defence Force** who is an officer or a non-commissioned officer with two or more years of continuous service
- **Notary Public from a foreign country. Note: we require that the foreign country is ranked 129 or below in the last Transparency International Corruptions Perception Index** (visit transparency.org for details)

Contact the Member Services Team if you are unable to provide any of the documents set out above.