Benefit transfer or payment request

Use this form to request a withdrawal of your smartMonday superannuation account balance or to transfer part or all of your account balance to another super fund.

Important information

If you have any questions, please call us on **1300 614 644** or email **enquiry@smartmonday.com.au**

- Withdrawing your super is an important financial decision and may have tax consequences, particularly if you are under the age of 60. You may wish to seek financial advice.
- Withdrawing your super could result in the lapsing or cancellation of any insurance cover you have with smartMonday.
- If you wish to withdraw your super under the *First Home Super Saver Scheme*, do not use this form. You must apply directly to the Australian Taxation Office (ATO) who will assess your eligibility.
- If you wish to access your super because of permanent incapacity or terminal illness, please call us to initiate your claim. This form can be used to confirm payment instructions if your claim is approved.
- If you haven't already provided your tax file number (TFN) to us, you should provide it in section 1. It isn't compulsory to provide your TFN, but if we don't have it, additional tax may be deducted from your superannuation benefit, and the taxable component of any cash payment will be taxed at the highest marginal rate plus applicable levies if you are under age 60. Additionally, if we don't have your TFN, any transfer to another super fund may take significantly longer to process.
- If you intend to claim a tax deduction for any personal (voluntary) contributions paid into your smartMonday account, it's important that you do this **BEFORE** we process your payment. Please complete the *Notice of intent to claim a tax deduction form* and return it to us.
- We are required to verify your identity before we can process requests for cash payments, transfers to a self-managed super fund (SMSF), transfers to smartMonday PENSION, or where the details you've provided don't match our records. See pages 4, 6 and 7 for more information about requirements.

1. Your details

Please complete all information in this section.

Member number

Tax file number (TFN)

Date of birth

Given names

Surname

Phone (mobile)

Email

Residential address

Suburb

State

Postcode

2. What would you like to do?

Withdraw my superannuation benefit as a cash payment: (*select one option*)

Please complete this section and sections 3, 4, 5, 6, and 9.

☐ My entire account balance, and close my account.

☐ My account balance **less $6,000** to keep my account open so that I can keep my insurance switched on.

☐ Only the *unrestricted non-preserved* component of my account balance.

☐ A partial withdrawal of the following amount $ _____ (whole numbers only)

Note: If you are under 60, tax may be deducted from your superannuation benefit. This means the amount you receive in your bank account may be less than the amount you've requested. You should consider your age and circumstances and whether tax is applicable to your request. Contact us for more information.

Transfer/Roll over my superannuation benefit to another fund: (*select one option*)

Please complete this section and sections 4, 7 and 9.

› For transfers to self-managed superannuation funds (SMSFs) we are required to transfer these amounts via SuperStream unless you have obtained an exemption from the ATO. In order to do this, we will require a certified copy of a bank statement for your SMSF's operating bank account. Additionally, we need you to confirm your SMSF's ***Electronic Service Address ('ESA')***. An ESA is an alias which represents the uniform resource locator (URL) or internet protocol (IP) address of a messaging provider. It ensures that your SMSF meets all technical requirements for interacting electronically across the superannuation network. An email address is not an ESA. You can obtain an ESA for your SMSF from your SMSF messaging provider or through your SMSF intermediary (for example your SMSF administrator, tax agent, accountant or from some banks). Many of these options are no or low cost. **Note:** We will check the status of your SMSF using the Government's Super Fund Lookup service. If our checks are unsuccessful, your transfer may be delayed, and we will require additional documentation from you.

› For transfers to multiple funds, you must complete a separate form for each fund.

☐ My entire account balance, and close my account.

☐ My entire smartMonday PRIME account balance but keep my account open because I wish to keep my insurance cover switched on. My employer will continue to make contributions to cover insurance fees.

☐ My account balance less **less $6,000** to keep my account open so that I can keep my insurance switched on.

☐ A partial withdrawal of the following amount $ _____ (*whole numbers only*)

3. Confirm you are eligible for a payment

Condition of release declarations

You must satisfy one of these conditions of release to withdraw your super in cash. Call us if you need more information. Please select one option that applies to you:

☐ I am aged 65 years or over.

☐ I have reached preservation age (refer to the table), have ceased paid employment and permanently retired.^

Date of birth	Preservation age
1 July 1963 to 30 June 1964	59
1 July 1964 or after	60

3. Confirm you are eligible for a payment *(continued)*

- ☐ I have reached age 60 and have ceased a paid employment arrangement on or after my 60th birthday even if I am not permanently retired.^
- ☐ I have ceased paid employment and wish to access a *restricted-non preserved* component of my superannuation benefit.
- ☐ I have ceased a paid employment arrangement with a participating employer and my account balance is less than $200.
- ☐ Severe financial hardship claim for early release of my super.*
- ☐ Compassionate grounds claim for early release of my super.*
- ☐ Permanent incapacity or terminal illness claim to access my superannuation benefit.*
- ☐ I do not meet any of the above conditions. I understand I can only withdrawal any *unrestricted non-preserved* component of my superannuation benefit.

^ **Permanently retired** *means never being gainfully employed again as I have no intention of returning to work.*

** We require further documentation to proceed with this type of request. Please call us for information*

4. Employment and final contribution details (to be completed by all members except KPMG)

Who was your last employer to pay super into smartMonday?

Are you still working for this employer? ☐ Yes ☐ No

If 'no', what date did you finish with this employer? ☐☐ / ☐☐ / ☐☐☐☐

If 'no', are you waiting for your final employer contribution? ☐ Yes ☐ No

Please note: We will process your payment or transfer request upon receiving this form. If you have requested a full withdrawal or transfer of your superannuation benefits, you need to check that the final contribution has been made by your employer, or that your employer has processed your 'Choice of Fund' election before sending this request to us. If we receive further contributions from your employer after your account has been closed, we will need to either establish a new smartMonday account for you, or return the contributions to your employer. Either of these options may not be in your best interests and therefore we encourage you to check with your employer.

5. Payment instructions (for full or partial cash payment)

Payment can only be made directly to an Australian bank, building society or credit union account. You can only nominate an account held in your name, or a jointly held account. If the payment is being made to a bank account that is not the regular bank account we pay your pension income payments to, you **must provide a copy of your bank statement (or other acceptable evidence of your bank account details) with your request, for verification purposes**. While this requirement may seem a burden, this is an important control against fraudulent activity. The copy of the bank statement must be recent (no older than 6 months) and must clearly display the bank's logo, your full name, address, and account details (including the account number and BSB number).

It may take up to 2 business days from the date of processing for the funds to be credited to your nominated bank account.

Please complete all details below.

Names(s) on account

BSB number

Account number

Name of financial institution

6. Verification of Identity (for cash payments, or rollovers to an SMSF only)

Please selection **one** option below:

☐ **Option 1 - I want to use electronic verification**

By providing the information below you authorise us to validate your identity using a third-party green ID validation provider, including confirming your document is valid with the original document issuer.

You must provide at least 2 of the following. Please provide all 3 of the following if possible. If you are unable to provide this information you will need to provide certified ID as per option 2.

Australian Passport
Please complete the details exactly as they appear on your passport

Passport Number

First and middle names (if applicable)

Last Name

Date of Birth

Medicare Card
Please complete the details exactly as they appear on your card

Card Number

Reference Number

First and middle names (if applicable)

Last Name

Date of Birth

Card Expiry Date

Australian Driver Licence
Please complete the details exactly as they appear on your card

Licence Number

Card Number

First and middle names (if applicable)

Last Name

Date of Birth

State of Issue

☐ **Option 2 - I want to provide paper copies of certified ID**

Please see pages 6 and 7 for proof of identification requirements. Please ensure that you provide photocopies of your original identification documents and that they are correctly certified. Each page must be certified as a true copy.

Note: If the documents you provide are not correctly certified or are unable to be read you authorise us to validate your identity using a third-party green ID validation provider, including confirming your document is valid with the original document issuer.

7. Transfer all or part of your benefit to another super fund

IMPORTANT: Your transfer may be delayed if the information provided below is incomplete. We may require you to provide further documentation. You can verify fund information via the Government's *Super Fund Lookup* website at **superfundlookup.gov.au** or by contacting your other fund.

Name of the fund you want to transfer to

Fund ABN

Unique Superannuation Identifier (USI)

Member number with other fund

Electronic Service Address (*SMSF only*)

8 Privacy

The fund is subject to the trustee's privacy statement, which is available at stewarda.com.au/privacy-policy

9. Declaration

- I declare that the information I have provided in this form is true and correct.
- I understand the implications of withdrawing my superannuation entitlements, and that information is available to me by contacting smartMonday or via the relevant Product Disclosure Statement.
- I understand that if I request a partial withdrawal, this will be withdrawn proportionately from my current investment options.
- I understand that any cash payment will be made to the bank account shown in section 5 and verified by the copy of acceptable banking evidence, which I have provided with this form. I understand that if I have not provided acceptable banking evidence, or the documentation does not include the required details, or the account is not held in my name, that the payment request will not be actioned.
- I understand that if I withdraw my account balance in full and my account is closed, any contributions received by smartMonday from my employer after the closure of my account may result in a new account being established in smartMonday, or with my contributions being refunded to my employer.
- I declare that I am the member of smartMonday who is signing this declaration, or I have been given Power of Attorney by the member and this Power of Attorney remains valid. A certified copy of the Power of Attorney has been provided.
- I understand that if I don't provide my tax file number, I may have additional tax deducted from my superannuation benefit, and the taxable component of my cash payment will be taxed at the highest marginal rate plus applicable levies if I am under age 60.
- I authorise the exchange of my personal information securely with the ATO and/or Green ID service provider for the purposes of verifying my identity, if necessary.
- I have read and understand the privacy statement shown in section 8.

Signature

Date signed

/ /

Name (print in CAPITAL letters)

Send your completed form (and any required documentation) to: smartMonday, GPO Box 1202, Brisbane QLD 4001

Issued by Stewarda Pty Ltd ABN 56 098 527 256, AFSL 236049, RSE Licence L0000185 as trustee of the Smart Future Trust ABN 68 964 712 340, RSE Registration No R1000566 (the Fund). smartMonday is a registered trading name of smartMonday Solutions Pty Ltd (ABN 48 002 288 646). smartMonday is a product in the Fund.

Checklist

Before returning this form, complete this checklist to make sure you've got everything you need.

- ☐ Have you confirmed date of final contributions in section 4? (*not applicable to KPMG)*
- ☐ Have you provided your TFN?
- ☐ If you are requesting a cash payment, have you provided acceptable evidence of your nominated bank account?
- ☐ If you have not selected electronic verification, have you provided Certified Proof Of Identity (POI) documents, if applicable?
- ☐ Have you signed and dated the *Declaration* in section 9?
- ☐ If you are intending to claim a tax deduction on any personal contributions, it's important that you do this **BEFORE** we process your payment. Please complete the *Notice of intent to claim a tax deduction form* and return it to us.

Send your completed form (and any required 'certified' documents) to:
smartMonday, GPO Box 1202, Brisbane QLD 4001

Proof of identification

We will require certified proof of your identity before we can process requests for cash payments, transfer to a self-managed super fund (SMSF), transfers to smartMonday PENSION, or where the details you've provided don't match our records.

You can provide a certified copy of one of the following documents (containing your photo):

- Current Australian driver's license
- Current passport
- Current Australian proof of age card

Where you don't have a photo ID (as listed above) we will accept certified copies of one document from list 'A' and one document from list 'B' below:

List A

- Birth certificate or birth extract
- Citizenship certificate
- Current pension or health care card issued by Department of Human Services (Centrelink)

and

List B

- Letter from Department of Human Services (Centrelink) regarding a Government assistance payment
- Notice issued by the Commonwealth, a state, or a territory within the past 12 months that contains your name and residential address. For example:
  - Notice of assessment from the Australian Taxation Office (ATO)
  - Rates notice from your local council.

Change of name requirements

If you have changed your name you must produce certified copies of 'link' documents. Link documents prove that a relationship exists between two or more names.

In the event that you have changed your name by marriage or divorce, the link documents you should provide would be a marriage certificate or a *decree nisi* (divorce certificate).

In both cases, there must be evidence of your current name and previous name/s.

If you have changed your name legally you will need to provide us with a certified copy of a change of name certificate or deed poll from the Registry of Births, Deaths and Marriages or similar body in your State.

Proof of identification

Signing on behalf of a member

If you are signing on behalf of a smartMonday member you must produce a certified copy of a current Guardianship order or Power of Attorney (POA) document. All pages must be duly certified.

In the case of a POA you must also provide a signed declaration that the POA is current and has not been revoked.

Certification of your ID documents

We appreciate that you will prefer to provide us with copies of your important ID documents, rather than the originals. But it's important to provide us with evidence that they are true and accurate copies. That's why there is an accepted practice of 'certifying' copies of important documents. This also protects against fraudulent activity on your account.

Copies of ID documents must be certified by one of the qualified witnesses in the list on this page. The witness must sight both the original and the copy to ensure they are identical. The witness then formally certifies each page of the copy with the following:

- the words *"I certify this to be a true copy of the original"*
- their signature
- their printed name
- their qualification as a witness (e.g. Justice of the Peace)
- their registration number if applicable (e.g. JP# 123456)
- the date.

Here is an example of formal certification:

I certify this to be a true copy of the original

John Smith

John Smith

Justice of the Peace
Registration # 123456
Dated 18/5/2021

Qualified witnesses for document certification

- Justice of the Peace
- Pharmacist
- Australia Post (Agent)
- Court officer (e.g. Magistrate, Judge, Sheriff, Registrar, Clerk)
- Police officer
- Legal practitioner
- Medical practitioner
- Optometrist
- Chiropractor / Physiotherapist
- Psychologist
- Dentist
- Veterinary surgeon
- Bank / Building Society / Credit Union officer
- Acountant
- Authorised representative of an Australian financial services licence (AFSL) holder
- Member of the Australian Defence Force
- Member of Parliament
- Australian Consular or Diplomatic Officer