







## Step 8 – List below all reasonable current weekly expenses in relation to you, your partner and your dependants

### Main Weekly Expenses

Amount per week

Rent / board (provide documentary evidence)	\$																			
Home loan repayments (provide documentary evidence)	\$																			
Personal loan repayments (provide documentary evidence)	\$																			
Credit card repayments (provide documentary evidence)	\$																			
Food and household items	\$																			
Car repayments (not included in personal loan repayments above) (provide documentary evidence)	\$																			
Gas	\$																			
Electricity	\$																			
Telephone	\$																			
Car (fuel, registration, insurance)	\$																			
Public transport	\$																			
Clothing	\$																			
Municipal and water rates	\$																			
Home and contents insurance	\$																			
Childcare and/or Education	\$																			
Medical / dental	\$																			
Life insurance premium	\$																			
Health insurance premium	\$																			
Centrelink Debt Repayment (provide proof of repayments and amount owing)	\$																			
Any other expenditure (please specify)	\$																			
Total weekly expenses	\$																			

## Step 9 – Proof of Commonwealth income support

Please provide your Centrelink Customer Reference number (CRN)

(This information is available on your Centrelink Income Statement or client card.)



## Step 10 – Immediately payable arrears & 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.**

Mortgage/Home Loan Arrears

\$     ,

Car Loan Arrears \*

\$     ,

Credit Card Arrears \* (please specify)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\$     ,

\$     ,

\$     ,

Personal Loan Arrears \*\* (please specify)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\$     ,

\$     ,

\$     ,

Other Arrears or Liabilities currently due and payable (please specify)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\$     ,

\$     ,

\$     ,

\$     ,

\$     ,

\$     ,

\$     ,

**Total immediate arrears & liabilities**

\* **Note:** 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 Step 8.

\*\* If the personal loan is from an individual rather than a lending institution, the supporting documentation required is a Statutory Declaration from the lender detailing the reason for the loan, the amount outstanding and the date the outstanding amount is due. If it is from a lending institution, then what is required is not your regular repayment amount but the amount you are behind, if any, on your regular repayments together with supporting documentation.



## Step 11 – Statutory Declaration

You must complete the attached Statutory Declaration. The Statutory Declaration must be signed and witnessed by an authorised person. See “Completing proof of identity” section overleaf for a list of persons who may witness the signing of a Statutory Declaration.

## Step 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 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(s).

## Step 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.

## Step 14 – Sign the form

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

- Statutory Declaration, signed and witnessed by an authorised person
- Evidence of current weekly income and expenses. Documents should not be over 1 month old.
- Evidence of overdue bills, loans or credit card payments. Documents should not be over 1 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 \$10,000.00.**

I understand that the information of 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

X

/  /

**Please return your completed form together with your proof of identity and supporting documentation to NGS Super, GPO Box 4303, Melbourne, VIC 3001.**



### For Administrator use:

After you have scanned the Statutory Declaration separate this document and forward the original to the Administrator.



# Completing proof of identity

## What you need to provide before your payment can be processed

### Primary Photographic Identification

You will need to provide a **certified** copy of **one** of the following primary identification documents:

- Current Australian or foreign driver's licence containing a photo, address and signature
- Australian passport containing a photo and signature that is current or expired within the last two years
- Current foreign passport, or similar document issued for the purpose of international travel, containing a photo and signature
- Current card issued under a State or Territory for the purpose of proving a person's age, including a photo
- Current national identity card issued by a foreign government for the purpose of identification, containing a photo and signature

### Secondary Identification

If you are unable to provide any primary identification, you will need to provide a certified document from each of the following lists:

#### Provide ONE of the following primary non-photographic identification documents:

- birth certificate or birth extract
- citizenship certificate issued by the Commonwealth
- pension card issued by Centrelink that entitles the person to financial benefits

AND

#### ONE of the following secondary identification documents containing your name and residential address:

- letter from Centrelink (or other Government body) within the past twelve months regarding a Government assistance payment
- Tax Office Notice of Assessment issued within the past twelve months
- rates notice from local council issued within the past three months
- electricity, gas or water bill issued within the past three months

## What is a certified copy?

If you have chosen to have any amount paid as cash, the copy of the identification document provided **MUST be certified** as a true and correct copy by a person authorised to do so. Please see below for information on how to, and who can, certify documents.

## How to certify documents

After sighting the original and the copy and making sure both documents are identical, the certifier must include on EACH page:

- Written or stamped 'certified true copy'
- Signature and printed name
- Date (the date of certification must be within twelve months prior to the date the form is received by us)
- Qualification (such as Justice of the Peace, Australia Post employee, etc).

## Who can certify documents in Australia

Any one of the following authorised persons can certify documents as being true and correct copies:

### 1. A person who is currently licensed or registered under a law to practice in one of the following occupations:

Chiropractor	Dentist	Legal practitioner	Medical practitioner
Nurse	Optometrist	Patent attorney	Pharmacist
Physiotherapist	Psychologist	Trade marks attorney	Veterinary surgeon

### 2. A person enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner

### 3. A person on the following list:

- **Australia Post Permanent Employee or Agent** (who is currently employed with the post office & has at least two continuous years of service or is 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**
- **Fellow of the National Tax Accountant's Association**
- **Finance Company Officer** (with two or more continuous years of service with one or more finance companies)
- **Justice of the Peace**
- **Marriage celebrant** (registered under Subdivision C of Division 1 of Part IV of the Marriage Act 1961)

continued over



# Completing proof of identity

- **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**
  - **Australia Post Permanent Employee** (who is currently employed with the post office and has at least two continuous years of service)
  - **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**
  - **Police Officer or Sheriff**
  - **Teacher employed on a full-time basis at a school or tertiary education institution**
  - **Senior Executive Service Employee of the Commonwealth** (or Commonwealth Authority) **or a State or Territory** (or State or Territory Authority)
  - **Court Officer:**
    - Registrar or Deputy Registrar of a Court
    - Judge
    - Clerk
    - Magistrate
    - Master of a Court
    - Chief Executive Officer of a Commonwealth Court
- 4. 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)

## Who can certify documents outside of Australia

- an authorised staff member of an Australian Embassy, High Commission or Consulate
- an authorised employee of the Australian Trade Commission who is in a country or place outside Australia
- an authorised employee of the Commonwealth of Australia who is in a country or place outside Australia
- a Member of the Australian Defence Force who is an officer or a non-commissioned officer with 5 or more years of continuous service
- a notary public, subject to approval by the Fund AML/CTF Officer on a case by case basis. Please contact the Fund for advice prior to obtaining a notary public certification.

## Change of name or signing on behalf of another person

If you have changed your name or are signing on behalf of the applicant, you will need to provide a suitable certified supporting document:

Purpose	Suitable supporting document
Change of name	Certified copy of marriage certificate, deed poll or change of name certificate from the Births, Deaths and Marriages Registration Office
Signed on behalf of the applicant	Certified copy of guardianship papers or Power of Attorney



# Statutory Declaration

I, [Name, address and occupation of person making the declaration].....  
.....  
.....

make the following declaration under the Statutory Declarations Act 1959:

- (1) The information provided by **me** in the *Early release of superannuation benefits on grounds of severe financial hardship* form (Application) which accompanies this Statutory Declaration is true and correct.
- (2) I am unable to meet **my** reasonable and immediate family living expenses **and** I do not have any assets (**apart from** my home) which could (reasonably and realistically speaking) be used or sold to cover this gap.
- (3) I authorise Centrelink to confirm with the administrator that my name, date of birth and Centrelink Customer Reference Number (CRN) details supplied in the Application match Centrelink records.
- (4) To assist in establishing whether I qualify for the early release of my superannuation on the grounds of severe financial hardship, I consent for Centrelink to confirm my receipt of an income support payment to the administrator for the relevant period.
- (5) I also authorise the administrator to pass these details on to the Trustee, Non-Government Schools Superannuation Fund Pty Ltd.
- (6) I understand that I can only receive one benefit payment in a 12-month period released due to severe financial hardship.

I understand that a person who intentionally makes a false statement in a statutory declaration is guilty of an offence under section 11 of the *Statutory Declarations Act 1959*, and I believe that the statements in this declaration are true in every particular.

.....  
[Signature of person making the declaration]

.....  
Declared at [place] on [day] of [month] [year]

Before me,

.....  
[Signature of person before whom the declaration is made. Please refer to the "Completing proof of identity" section on the previous page for a list of persons who may witness the signing of a Statutory Declaration]

.....  
[Full name, qualification and address of person before whom the declaration is made (in printed letters)]

Note 1 - A person who intentionally makes a false statement in a statutory declaration is guilty of an offence, the punishment for which is imprisonment for a term of 4 years — see section 11 of the Statutory Declarations Act 1959.

Note 2 - Chapter 2 of the Criminal Code applies to all offences against the Statutory Declarations Act 1959 — see section 5A of the Statutory Declarations Act 1959.

Note 3 – A brochure is available from Centrelink that provides details about the Centrelink Confirmation eService.

**PLEASE NOTE: IT IS NOT APPROPRIATE FOR APRA OFFICERS TO ACT AS WITNESS TO THIS STATUTORY DECLARATION.**

