

Fact Sheet

Early release of superannuation benefits on compassionate or severe financial hardship grounds

Generally, superannuation can only be claimed when you permanently retire from the workforce after reaching your preservation age (between age 55 and 60 depending on your date of birth). There are limited circumstances when you can access your superannuation if you are experiencing severe financial hardship or on certain compassionate grounds.

The table below sets out the different grounds on which superannuation benefits may be paid on compassionate or severe financial hardship grounds, and the evidence required to support an application.

Category	Apply to	Ground	Requirements	Evidence/documents required
Compassionate grounds (Schedule 1, Reg 6.19A of the Superannuation Industry (Supervision) Regulations 1994)	Department of Human Services (DHS) DHS require you to complete their application forms available from the DHS website. Website: www.humanservices.gov.au Tel: 1300 13 10 60 If approved by DHS, contact Qantas Super immediately on 1300 654 384 for further assistance.	Medical treatment	Treatment is not available through the public health system but is necessary to treat a life threatening illness or injury, or to alleviate acute or chronic physical pain or mental condition of the member or a dependant.	You will need to provide DHS with medical certificates from two medical practitioners, one of whom must be a specialist, plus <u>unpaid</u> bills, estimates or quotes for expenses, or evidence of debts incurred to pay them.
		Medical transport	Transport to/from treatment that meets the requirements above.	You will need to provide DHS with medical certificates from two medical practitioners, one of whom must be a specialist, plus <u>unpaid</u> bills, estimates or quotes for expenses, or evidence of debts incurred to pay them.
		Loan payments	Member is in arrears and the lender has served a default notice or indicated (in writing) an intention to foreclose. Member may get a maximum of 3 months' repayments plus 12 months' interest every 12 months.	You will need to provide DHS with a letter from the lender stating the amount overdue and that if member fails to pay the amount, the lender will foreclose or exercise its power of sale over the property.
		Home modifications	Modifications to the member's home or vehicle are required to accommodate his/her or a dependant's severe disability.	You will need to provide DHS with a letter from a doctor stating that modifications are medically necessary and unpaid bills/quotes for modifications, or evidence of debts incurred to pay for them.
		Palliative care	Member needs money to pay for palliative care for self or dependant.	You will need to provide DHS with a letter from a doctor setting out palliative care treatment and unpaid bills/quotes for palliative care, or evidence of debts incurred to pay for them.
		Funeral/cremation/burial expenses	Member needs money to pay for funeral/cremation/burial expenses for a dependent.	You will need to provide DHS with a Death certificate or doctor's letter confirming death and unpaid bills/quotes for funeral or burial/cremation or evidence of debts incurred to pay for them.

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Severe financial hardship (Schedule 1, Reg 6.01(5) of the Superannuation Industry (Supervision) Regulations 1994)	Contact Qantas Super to discuss your eligibility and to obtain an application form.	Severe financial hardship (age < 55 years 39 weeks)	Member has received an eligible income support payment from Centrelink for at least 26 weeks continuously and is unable to meet reasonable and immediate family living expenses.	<ul style="list-style-type: none"> Q230 form from Centrelink or letter from the Department of Veterans' Affairs or a letter from a Commonwealth Community Development Employment Project (CDEP) grantee organisation confirming eligibility Copies of outstanding debts and bills that are no more than three months old Certified copy of current Driver's Licence or Passport Completed Qantas Super <i>Application for Payment of Benefit – Financial Hardship</i> form Any other documents that support your application You can claim for an amount of between \$1,000 and \$10,000 in any twelve month period. Please note this amount is before any tax is deducted.
		Severe financial hardship (age > 55 years 39 weeks)	Member has received an eligible income support payment from Centrelink for at least 39 weeks continuously and not gainfully employed on the date of the application.	<ul style="list-style-type: none"> Q251 form from Centrelink or letter from the Department of Veterans' Affairs or a letter from a Commonwealth Community Development Employment Project (CDEP) grantee organisation confirming eligibility. Certified copy of current Driver's Licence or Passport Completed Qantas Super <i>Application for Payment of Benefit – Financial Hardship</i> form You can claim up to your full account balance (payment may be subject to tax)

Note:

- DHS defines a dependant as your partner or spouse, your children (provided they are not living independently from you), and/or anyone else who is dependant on you for financial, domestic or personal support (e.g. an elderly parent who lives with you). Refer to DHS for further information.
- Please note that any payments that are approved may be subject to tax. The appropriate tax will be deducted before it is paid to you. For more information on the taxation of your payment, contact Qantas Super.

Contacting us

You can contact Qantas Super by:

Phone: 1300 654 384 (within Australia)
+61 2 9374 3930 (outside Australia)

Fax: 02 9372 6288 (within Australia)
+61 2 9372 6288 (outside Australia)

Email: info@qantassuper.com.au

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