

# Accessing your super on compassionate grounds

In very specific circumstances, you can apply to the Australian Taxation Office (ATO) to have your benefit, or part of your benefit, released on compassionate grounds. The ATO administers compassionate claims on behalf of the Australian Government, so before Qantas Super can release your super, you need to gain the ATO's approval that the amount can be released.

## Step 1: Am I eligible?

The primary condition is that you do not have the financial capacity to meet specific types of expenses in relation to the reason on which your application is based. For example, you may not be able to afford to pay for extra medical expenses for either yourself or a dependant.

### What are the compassionate grounds?<sup>1</sup>

You can apply for the early release of superannuation on one or more of these specified compassionate grounds:

1. Medical or dental treatment for yourself or a dependant or pay for transport to the treatment;
2. Making a payment on a loan or council rates so you don't lose your home;
3. Modify your home or vehicle for your own needs, or the needs of a dependant to accommodate severe disability;
4. Pay for palliative care for yourself or a dependant with a terminal medical condition;
5. Pay for funeral, burial or death expenses for a dependent.

Note that the ATO will only approve compassionate release of your super for **unpaid** expenses. If you have already paid the expense you do not meet the eligibility requirements.

## Step 2: Apply to the ATO

If you think that one or more of the specified compassionate grounds outlined above applies to you, the next step is to complete the online application form. There are different requirements for each type of release and these need to be submitted at the time of your application. Details can be obtained from the ATO website or contacting them directly.

You can download the forms by visiting [www.ato.gov.au](http://www.ato.gov.au) or contact the ATO directly on 13 10 20 (+61 2 6216 1111 outside Australia) and they can send the right form to you.

The ATO will need to know how much money you have in your super account. To find out the balance of your account, log in to your account at [www.qantasuper.com.au](http://www.qantasuper.com.au)

The ATO will assess your application once they have received all the required information from you.

<sup>1</sup> Regulation 6.19A of the Superannuation Industry (Supervision) Regulations 1994 and Regulation 4.22A of the Retirement Savings Accounts Regulations 1997.

### What's this about?

- You may be able to withdraw part or all of your super benefit on compassionate grounds
- Find out if you are eligible and about the application process
- You can apply online through the ATO website
- Call us or the ATO with any questions

Following their assessment, they will write to you with their decision and their reasons for that decision. If your claim is approved, their letter will advise how much of your super you are able to claim. You will then need to apply to Qantas Super to request that these funds are released.

## Step 3: Request payment from Qantas Super

If the ATO approves the early release of your benefit, please send the following documents to us so we can assess your application:

- A completed *Withdrawal* form available on our website;
- The ATO letter of approval for the early release of your benefit. We require either the original or a certified copy.

Once we receive your completed form and certified documents, the Trustee will review your application and determine if your payment can be released.

### Certifying your documents

To protect your benefit and ensure your privacy is maintained, by law we require certified documentation verifying your identity before we can process certain requests.

This means each page of the copied document must be clearly labelled "True copy of the original" and signed by an authorised person such as a Justice of the Peace, a solicitor, an employee of Australia Post (with two or more years continuous service) or an officer of a bank, building society or credit union.

For a complete list of authorised persons and more information about getting your documents certified, please refer to the completing proof of identity section of the withdrawal form.

### The tax payable on the amount released

The amount of tax payable on your payment will depend on your age, whether you have provided your tax file number, and the components of your benefit.

It's also important to note that accessing your super early can impact your existing insurance. If you withdraw all of your super, your account will be closed and you will also automatically lose any insurance cover. This means if you die or become totally and permanently disabled, you or your family will not be able to make a claim with us in the future.

For more information please contact the ATO directly on 13 10 20 or visit their website [www.ato.gov.au](http://www.ato.gov.au).



## Further information



For further information please visit us at [www.qantassuper.com.au](http://www.qantassuper.com.au) or call the Qantas Super Helpline on 1300 362 967, Monday to Friday 8am to 7pm AEST/AEDT weekdays.

## Contact us

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Issued by Qantas Superannuation Limited ABN 47 003 806 960 AFSL 288330  
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