

## Qantas Super

# Early release of super benefits on grounds of severe financial hardship

### Are you eligible?

You are eligible for early release of your super if you meet either of the following:

1. You have been in receipt of an eligible Commonwealth income support payment for a period of no less than 26 continuous weeks (see note below) **and** are able to demonstrate to the Trustee that you are unable to meet reasonable and immediate family living expenses. By law, the Trustee can only release one payment in any 12 month period up to a maximum of \$10,000 (before tax is deducted). The minimum amount is normally \$1,000, or your total benefit if it is less than \$1,000 (before tax is deducted);

**OR**

2. You have reached your preservation age plus 39 weeks, you are not gainfully employed **and** have been in receipt of a Commonwealth income support payment for a period of no less than 39 cumulative weeks since reaching your preservation age (see note below). You may withdraw part or all of your super. If you would like to apply under these circumstances, please contact us on 1300 362 967 (do not complete this form).

### Centrelink confirmation

To support your application, please include either:

1. Your Centrelink Customer Reference number (CRN) (Step 10) and consent to access your Centrelink customer details (Step 17).

**OR**

2. A confirmation letter from Centrelink confirming that you have reached an eligible income support payment for the required period (refer to the criteria 'Check you qualify' section above). Please note that this letter is only valid for a period of 21 days from the date of issue.

**Note:** Please refer to the Severe Financial Hardship fact sheet on the Qantas Super website before completing this form. It's a handy guide designed to help you source the correct documentation you need for your application.

The following information will be used solely for determining whether you are experiencing severe financial hardship. The completed form (or copy) will not be made available to any other person (except under an order of a Court). The form includes a Statutory Declaration that must be signed and witnessed.

If you're unsure of your decisions, we recommend that you seek advice from a licensed financial adviser.

### If you need help

For assistance call Qantas Super Helpline on **1300 362 967**.

**Please answer all questions**

## Step 1 – Complete your personal details

Please print in black or blue pen, in uppercase, one character per box.

Division

Title

Mr

Mrs

Ms

Miss

Other

Date of birth

/

/

Given names

Surname

Previous name (if applicable)

Residential address (must be advised)

Suburb

State

Postcode

Postal address (if different to above)

Suburb

State

Postcode

**Continued over**



## Step 1 – Complete your personal details (continued)

Step 2 – Attach documentation if your name and/or address has changed

If your name and/or postal address differs to that previously advised to the plan, complete the boxes below and provide evidence of this change.

**Name changes** – attach a **certified** copy of a Marriage Certificate, Deed Poll or Change of Name Certificate from the Births, Deaths and Marriages Registration Office (see the ‘Completing proof of identity’ section for details of how to certify documents).

**Postal address changes** – attach a copy of a recent bill, mail item or driver's licence that displays your new postal address.

**Your personal details cannot be updated unless the necessary supporting documentation is provided and payment of your benefit may be delayed or rejected.**

Step 3 – List your financial dependants (e.g. your partner and children)

“Dependants” means anyone who is in whole, or in part, financially dependent on you e.g. your children, adult family members or anyone else who lives with you and shares the bills.



#### Step 4 – Briefly explain the cause(s) of your financial hardship and how the money will be used if released

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#### Step 5 – Have you or your partner received or are you entitled to receive a redundancy package or workers' compensation lump sum payment?

(Select an option) ☒

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

Value

\$

Date

/   /

#### Step 6 – 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. Documents should not be over 1 month old.

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#### Step 7 – Describe and list the approximate value of assets held by you, your partner and dependants (do not include the family home)

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\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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### Step 8 – Current total NET weekly income

You must attach evidence to support this. Documents should not be over 1 month old.

Self	\$				,			
Partner	\$				,			
Dependants	\$				,			
TOTAL WEEKLY INCOME	\$				,			

\$

\$

\$ \_\_\_\_\_,

\$

**Step 9 – 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)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Home loan repayments (provide documentary evidence)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Personal loan repayments (provide documentary evidence)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Credit card repayments (provide documentary evidence)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Food and household items	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Car repayments (not included in personal loan repayments above) (provide documentary evidence)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Gas (provide documentary evidence)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Electricity (provide documentary evidence)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Telephone (provide documentary evidence)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Car (fuel, registration, insurance) (provide documentary evidence)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Public transport	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Clothing	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Municipal and water rates (provide documentary evidence)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Home and contents insurance (provide documentary evidence)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Childcare and/or Education (provide documentary evidence)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Medical / dental (provide documentary evidence)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Life insurance premium (provide documentary evidence)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Health insurance premium (provide documentary evidence)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Centrelink Debt Repayment (provide proof of repayments and amount owing)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Any other expenditure (please specify)	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
<b>Total weekly expenses</b>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>

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## Step 10 – Proof of Commonwealth income support

Please provide your Centrelink Customer Reference number (CRN)    .  
(The CRN is available on your Centrelink Income Statement or client card.)

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## Step 11 – 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 9.

\*\* 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 12 – Statutory Declaration

You must complete the attached Statutory Declaration. The Statutory Declaration must be signed and witnessed by an authorised person.

I, Name .....

Address.....

Occupation of the 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 Mercer (Australia) Pty Ltd, ABN 32 005 315 917, (Mercer) 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 Mercer for the relevant period.
- (5) I also authorise Mercer to pass these details on to the Trustee, Qantas Superannuation Limited.
- (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)]

.....  
[Optional: Email address and/or telephone number of person making the declaration]

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.

Note 4 – Please refer to the following website for further information about who can witness a Commonwealth statutory declaration – [www.ag.gov.au/Publications/Pages/Statutorydeclarationsignatorylist.aspx](http://www.ag.gov.au/Publications/Pages/Statutorydeclarationsignatorylist.aspx).

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



## Step 13 – 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 14 – Provide payment instructions

Please instruct us what you wish to do with your benefit:

- ☐ Maximum amount available
- ☐ \$       net of tax (must be less than maximum)
- ☐ Cheque  
Payments will be paid by cheque (cheques can only be made in your favour) and sent to the postal address provided in Step 1
- ☐ Electronic Funds Transfer (EFT)  
Please provide your bank account details for deposit via Electronic Funds Transfer (EFT) direct to your account.

**My new bank account details are as follows:**

Name of institution

Branch name

BSB

Account number

Account name

**Note:** the account nominated above must be in your name and must be an account for which you can sign to withdraw, either solely, or with another person.

## Step 15 – 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 16 – Complete the checklist

To enable your payment to be processed promptly, please ensure you have correctly completed this form before returning it to Qantas Super. Have you:

- ☐ Provided your member details in **Step 1?**
- ☐ Attached supporting documentation for any change of name, date of birth or address detailed in **Step 2?**
- ☐ Provided Centrelink confirmation? Refer to the details on the fact sheet attached to this form.
- ☐ Attached a Q230 or Q251 letter from the Department of Human Services (Centrelink) detailed in **Step 10?**
- ☐ Provided payment instructions in **Step 14?**
- ☐ Completed all steps of the form and provided copies of documentation (where required)?
- ☐ Signed the Consent to access your Centrelink customer details (**Step 17**)
- ☐ Signed and dated the form in **Step 19?**

### Completing Proof of Identity

- ☐ Have you attached the correct identification as outlined in the Completing proof of identity section? Select the identification you have provided:
  - ☐ One Primary identification document; or
  - ☐ Two Alternative identification documents (one from each of the lists specified)
- ☐ Is your identification current? If providing an Australian Passport, one that has expired within the last two years is acceptable.
- ☐ Is your document correctly certified? Ensure the certifier has included ALL of the following on each page:
  - ☐ Written or stamped 'certified true copy'
  - ☐ Signature and printed name
  - ☐ Date – the date MUST be within twelve months of the date we receive your completed form.
  - ☐ Qualification (such as Justice of the Peace, Australia Post employee, etc)

Please refer to the Completing proof of identity section for more details on how to certify a document and a list of valid certifiers.

## Step 17 – Consent to access your Centrelink customer details

I \_\_\_\_\_ authorise:  
Full name

- Qantas Super to use Centrelink Confirmation eServices to perform a Centrelink enquiry of my Customer details.
- the Australian Government Department of Human Services (the department) to provide the results of that enquiry to Qantas Super.

I understand that:

- the department will use information I have provided to Qantas Super to confirm my eligibility for early release of superannuation on the grounds of financial hardship based on whether I have been in receipt of a qualifying Centrelink payment for a specified period.
- the department will disclose to Qantas Super my personal information including my name, date of birth and payment status.
- this consent, once signed, remains valid while I am a member of Qantas Super unless I withdraw it by contacting Qantas Super or the department.
- I can obtain proof of my circumstances/details from the department and provide it to Qantas Super 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 release of my superannuation benefits.

Signature

Date

X

/   /





## Step 18 – Privacy

The Trustee respects the privacy of your personal information and is committed to complying with the Australian Privacy Principles in the Privacy Act 1988 (Cth).

Our Privacy Policy sets out our approach to the management of personal information. Subject to the Privacy Act 1998 (Cth), you can have access to and seek correction of your personal information. Our Privacy Policy contains information about how you can access and seek correction of your personal information, how you may complain about a breach of your privacy and other important information about how your personal information is collected, used and disclosed.

Our Privacy Policy is available on Qantas Super's website, [www.qantassuper.com.au](http://www.qantassuper.com.au) or you can obtain a copy by contacting us on **1300 362 967**.

## Step 19 – Sign the form

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

- Statutory Declaration, signed and witnessed by an authorised person.
- Evidence from the Department of Human Services (Centrelink) that you have been in receipt of a Commonwealth income support payment for the prescribed period (Q230 or Q251 letter).
- Evidence of current weekly 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.**

By signing this form I acknowledge that:

- I understand that the information in 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 understand that any insurance cover I have in Qantas Super will cease if I withdraw my total super account balance or if there are insufficient funds to cover my insurance premiums.
- I understand that there may be a delay in payment if my details have changed.
- 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.

Signature

Date

X

□□ / □□ / □□□□

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



### Administrator use:

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



## Completing proof of identity

### Primary photographic identification

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

- Current Australian or foreign driver's licence (including the back of the driver's licence if your address has changed)
- Australian passport
- Current foreign passport<sup>1</sup>, or similar document issued for the purpose of international travel<sup>1</sup>
- Current card issued under a State or Territory for the purpose of proving a person's age
- Current national identity card issued by a foreign government for the purpose of identification<sup>1</sup>

Identification documents must not be expired (excepting an Australian passport which may be expired within 2 years).

### Alternative identification

If you are unable to provide any primary photographic identification, you will need to provide two identification documents, one from each of the following lists:

- Birth certificate or birth extract<sup>1</sup>
- Citizenship certificate issued by the Commonwealth
- 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
- Tax Office Notice of Assessment issued in the last 12 months
- Rates notice from local council issued in the last 3 months
- Electricity, gas or water bill issued in the last 3 months
- Landline phone bill issued in the last 3 months (mobile phone bills will not be accepted)

### Name change

If you have changed your name, you must provide a certified copy of the relevant name change document<sup>1</sup>, for example, a Marriage Certificate issued by the Registry of Births Deaths & Marriages, Decree Nisi or Deed Poll (in addition to the above identification).

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

### Signing on behalf of another person

If you are signing on behalf of the applicant 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.

Note: Certified ID is also required for the member

#### <sup>1</sup> Translation

If your identification is written in a language other than English, the identification 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.

### 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 full name
- Qualification (such as Justice of the Peace, Australia Post employee, etc)
- Date (the date of certification must be within the 12 months prior to our receipt)



← A clear copy of the document that identifies you (i.e. your driver's licence (front and back) or passport)

Certified true copy ← Write or stamp 'certified true copy' of the original document

*J. Sample* ← The authorised person's signature

Mr John Sample ← Full name, qualification and registration number (if applicable) of the authorised person

Justice of Peace ← Date of certification (within 12 months of receipt)

Registration No.123456789

Date: 01/02/2012 ←

### Verification

A verification of the certifying party may be performed. If a discrepancy arises, you may be requested to re-certify documentation.

### Important Note

The information in this document is a guide only and we may request additional documentation prior to any payment.

## Completing proof of identity

### Who can certify documents in Australia?

- Permanent employee of the **Australian Postal Corporation** with two or more years of continuous service who is employed in an office supplying postal services to the public
- Agent of the **Australian Postal Commission** who is in charge of an office supplying postal services to the public
- **Architect**
- **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 with one or more finance companies)
- **Financial Adviser or Financial Planner**
- **Holder of a Statutory office not specified in another item**
- **Justice of the Peace**
- **Legal practitioner**
- **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, Midwife, Occupational Therapist**
- **Member of Chartered Secretaries Australia**
- **Member of Engineers Australia** (other than at the grade of student), a Registered Professional Engineer of Professionals Australia or registered under a law of the Commonwealth, a State or Territory or registered on the National Engineering Register by Engineers Australia
- **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 Governance Institute of Australia Ltd**
- **Member of the Institute of Chartered Accountants in Australia and New Zealand**, the Australian Society of Certified Practising Accountants, Member of the Institute of Public Accountants or the Association of Taxation and Management Accountants
- **Member of Commonwealth Parliament, State Parliament, Territory Legislature or a Local Government Authority** (State or Territory)
- **Migration agent registered under Division 3 of Part 3 of the Migration Act 1958**
- **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**
- **Senior Executive Service Employee of the Commonwealth** (or Commonwealth Authority) **or a State or Territory** (or State or Territory Authority)
- **SES Employee of the Commonwealth**
- **Teacher employed on a full-time basis at a school or tertiary education institution**
- **Trade marks attorney, Patent Attorney**
- **Veterinary surgeon**

### 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 two or more years of continuous service
- **A Notary Public from a country ranked 129 or below in the latest Transparency International Corruptions Perception Index: <http://www.transparency.org>**