

Instructions

You should not complete this form unless you have read and understood the current Secure Super Account Product Disclosure Statement (PDS).

You must complete a separate withdrawal request for each account you have in the fund.

- Black or blue pen please
- Please use BLOCK letters.
- Please place a X in boxes where required.

Please send your completed form via post to:

**Secure Super Account,
PO Box 190,
Toowoomba Qld 4350**

Please note: we require the original, keep a photocopy for your records.

Step 1 – Customer Details

Account number _____ Tax File Number _____
 Title _____ First name _____ Last name _____
 Date of birth _____ Phone number (mobile) _____
 Email _____

Step 2 – Payment Options

☐ I am closing my account ☐ I am leaving my account open ☐ This is a rollover request

Note: Pension members must leave sufficient funds in their account to pay the minimum regular pension payments remaining in the current financial year.

Lump sum withdrawals are not permitted from Transition to Retirement Pension accounts. Members with accumulation accounts should maintain a minimum balance of \$1,000.

Please make my payment as follows:

(a) ☐ **Payment to me**

If this is a partial withdrawal, please indicate the amount \$ _____

☐ gross (before tax) OR

☐ net (after tax)

(b) ☐ **Transfer to another fund** – You do not need to complete step 3

If this is a partial transfer, please indicate the amount \$ _____

Note: If you are closing your account and requesting a payment to you AND a transfer to another fund, you need to complete steps 3, 4, 5, 6 and 7. The payment to you will be made first followed, by the transfer to another fund. If you are leaving your account open and requesting a payment to you, you need to complete steps 3, 5, 6 and 7. If you are leaving your account open and requesting a transfer to another fund, you need to complete steps 4, 5, 6 and 7.

Step 3 – Payment to Me

3.1 Eligibility for a cash benefit – Australian Residents, New Zealand Residents or Permanent Residents*

* If you are a temporary resident contact us on 13 14 22.

To enable us to determine your eligibility for a cash withdrawal, please tick any of the following statements that apply to you:

- ☐ I am applying to withdraw from my standard pension
- ☐ I am 65 years old or older.
- ☐ I am 60 years old or older and have left an employment arrangement since turning 60. (may have already started working for another employer or be planning to do so in the future)
- ☐ I have reached my preservation age and retired and I do not intend to work more than 10 hours a week in the future.
- ☐ I have unrestricted non-preserved money in my superannuation account.

If you wish to claim your benefit under any of the following conditions please download the correct form from the Heritage Bank website or contact us on 13 14 22:

- Terminal Illness
- Permanent Incapacity
- Financial Hardship
- Permanently Departing Australia

Claims for release on Compassionate Grounds should be lodged directly with the Department of Human Services (DHS).

3.2 Payment account

☐ Please transfer this payment electronically to my bank account as follows:

Name of Bank, Credit Union, Building Society etc _____

Branch Address _____

Account Name _____

Branch Number (BSB) _____ Account Number _____

Step 4 – Transfer to Another Fund

Product name of new fund _____

Postal address of new fund _____

Suburb State Postcode _____

Your membership number in the new fund _____

The Australian Business Number (ABN) of the new fund _____

Unique Superannuation Identifier (USI) number of the new fund _____

Electronic Service Address (ESA) of new fund _____

☐ Please transfer this payment electronically to my new fund account as follows:

Name of Bank, Credit Union, Building Society etc _____

Branch Address _____

Account Name _____

Branch Number (BSB) _____ Account Number _____

For us to process your request, please provide a bank statement confirming the SMSF account details as listed above.

Step 4 – Transfer to Another Fund

4.1 Additional requirements for transfers to Self-Managed Super Funds (SMSFs)

If you are transferring an amount to a Self-Managed Super Fund (SMSF), you must ensure that the details you provide about your SMSF on or with this application matches exactly the details shown on the ATO's Super Fund Look Up website. Failure to provide matching details may result in requests for further information and delay the processing of this application.

We recommend that you search your SMSF at www.superfundlookup.gov.au before submitting this application.

If your fund cannot be found on that website **OR** if your fund is listed with a 'non-complying' status, we will not process your request. You should resolve these issues with the ATO before submitting this application.

If your SMSF appears as 'Registered – Status not determined' please provide a certified copy of one of the following documents:

- **New Member letter from the Australian Taxation Office (ATO)** – This letter confirms that you are a member of the self-managed super fund
- **The latest annual return lodged with the ATO for the SMSF**
- **The Trust Deed of the SMSF**

Step 5 – Tax Deduction Notice

Please select the statement below that reflects your situation:

☐ I am not eligible to claim a tax deduction/I am eligible but am not claiming a tax deduction

☐ I am eligible and elect to claim a tax deduction.

(Please complete a Notice of Intention to Claim a Tax Deduction form. Contact us on 13 14 22 for the relevant form)

Note: If you do not submit a tax deduction notice or Heritage Bank does not/cannot accept the notice prior to your benefit withdrawal, any personal contribution that forms part of the withdrawal amount will be treated as non-concessional, and you cannot claim a tax deduction in respect of the contribution.

Step 6 – Proof of Identity

You will need to provide documentation with this transfer request to verify your identity. The safest and quickest option is to provide certified proof of identity with this form. Any documents you provide must be certified as true copies by a person authorised to certify documents.

Acceptable documents

The following documents may be used.

EITHER

One of the following documents **only**:

- Driver's licence (with photo)
- Passport
- Proof of Age Card (eg. 18+ card with photo)
- National Identity Card

OR

One of the following documents:

- Birth certificate/ Extract
- Citizenship certificate
- Pension card issued by Centrelink
- Driver's licence (no photo)
- Passport (no photo)
- Proof of Age Card (eg. 18+ card without photo)
- Community leader reference for Indigenous Australians

AND

One of the following documents:

- Rates notice (< 12 months old)
- Telephone, Gas or Electricity Account (< 3 months old)
- Notice from school principal (child under 18) (<3 months old)
- Letter of introduction from Centrelink (<3 months old)
- Supplement Entitlement Notice from Centrelink (eg. Youth Allowance) (<3 months old)
- ATO Notice (ie. Tax Assessment Notice) (<3 months old)

Make sure your documents are correctly certified

All copied pages of ORIGINAL supporting documents or proof of identity documents need to be certified as true copies BY AN INDIVIDUAL APPROVED TO DO SO. They must:

- Sight the original and the copy and make sure both documents are identical; then
- Make sure all pages have been certified as true copies by writing or stamping 'certified true copy'; then
- Sign, print their name, qualification (eg. Justice of the Peace etc) and date.

The following can certify proof of identity documents:

- Pharmacist
- Justice of the Peace
- Notary Public Officer
- Medical Practitioner or Nurse
- Police Officer
- Accountant (CA/CPA)
- Legal Practitioner
- Full-time teacher (school or tertiary)
- A permanent employee of Australia Post with five or more years of continuous service
- A finance company officer with five or more years of continuous service (with one or more finance companies)
- A Registrar or Deputy Registrar of a court
- A Judge of a court

Step 7 – Authority

By signing this request form I am making the following statements:

- I declare that, to the best of my knowledge, the information I have provided on and with this form is true and correct
- I have read and understood the current PDS including information about the redemption of investments and allocation of investment earnings where a withdrawal or transfer is requested.
- I am aware that I may ask Heritage Bank for information I reasonably require for the purpose of understanding my benefit entitlements in the Secure Super Account, including fees or charges that may apply to any withdrawal request
- I authorise Heritage Bank to transfer and/or pay a benefit as instructed on this form and understand and acknowledge the implications and effects of this transaction
- I discharge Heritage Bank from all further liability in respect of the benefits paid and/or transferred
- I understand that the value of the withdrawal will be calculated in accordance with the governing rules applicable to the Secure Super Account after all relevant information is received by Heritage Bank.

Signature _____ Date _____

Important Notes

- Before completing this form you should read the current Product Disclosure Statement (PDS).
- In accordance with Commonwealth Government legislation, for partial withdrawals, Heritage Bank will withdraw your money proportionately from the two tax components held in your account. If you have preserved and non-preserved funds, we will transfer the non-preserved funds first.
- The unit price on the date of payment will be applied to your withdrawal. In the event of a significant market movement Heritage Bank may suspend processing to enable market movements to be incorporated in the unit process before your payment can be made.
- Once we have processed your request, please allow one to two days for your bank, credit union or building society to put your money into your account.