

Supporting Aboriginal and Torres Strait Islander People engaging with their superannuation



Withdrawal due to severe
financial hardship

Guidance note

May 2025



ASFA has been operating since 1962 as the peak policy, research and advocacy body for Australia's superannuation industry. ASFA represents the APRA regulated superannuation industry with over 100 organisations as members from corporate, industry, retail and public sector funds, and service providers.

We develop policy positions, service standards and practice guidance through collaboration with our diverse membership base and use our deep technical expertise and research capabilities to assist in advancing outcomes for Australians.

First Nations Foundation (FNF) is a not-for-profit Indigenous organisation that works to break down the barriers to economic access and participation for First Nations peoples. The vision is simple yet powerful - assisting Indigenous people to participate equally in the economy will lead to improved economic outcomes for Indigenous Australians, which in turn will bolster Indigenous health and education with greater social and political inclusion.

FNF designs and runs educational and outreach programs that help Indigenous Australians better understand key financial services, such as superannuation. As part of its "Big Super Day Out" program, representatives from leading superannuation funds travel to Indigenous communities across the country to provide information about, and assistance in relation to, superannuation.

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Contents

1. About ASFA Guidance Notes	4
2. Regulatory requirements	5
3. Background	6
4. Introduction	8
5. Commencement	9
6. A simpler standardised form	10
7. A streamlined, consistent process for the withdrawal due to severe financial hardship	11
8. Engaging with First Nations members in a culturally safe way	13
9. Eligibility considerations	14
10. Providing proof of identity	15
11. Definitions	16
Appendix 1: Severe Financial Hardship obligations and expectations	17
Appendix 2: New <i>Apply for a Super Payment Due to Financial Hardship</i> Form	18
Appendix 3: Process for severe financial hardship application	22

About ASFA Guidance Notes

ASFA Guidance Notes are intended to provide superannuation trustees (trustees) and funds with information and guidance about ways of doing things that work and benefit members and the superannuation industry.

Guidance Notes recognise that one size does not fit all. They set out better practice gleaned from ideas and experience from those who have undertaken similar activities in related fields.

Each of ASFA's member organisations covers a diverse range of goals, member needs and resources according to which they can adapt this Guidance Note's recommendations to their own particular circumstances.

This paper is intended as a guide only and is not intended to be used as a substitute for professional advice.

The Association of Superannuation Funds of Australia Limited and First Nations Foundation Limited expressly disclaims all liability and responsibility to any person who relies, or partially relies, upon anything done, or omitted to be done, by this publication.

Regulatory requirements

This Guidance Note does not repeat or duplicate any relevant legislation. There may be additional standards set by regulatory instruments relevant to severe financial hardship benefit payments. Where they overlap or are inconsistent with this Guidance Note, the legislation or regulatory instrument will prevail.

The Guidance Note also does not attempt to clarify how obligations imposed by legislation or regulatory instrument work in practice. While this Guidance Note recommends practices which may support these obligations it does not attempt to align or link practices to those obligations.

Background

Superannuation is designed to provide all Australians with financial security in retirement. It is, however, recognised that in certain cases of severe financial hardship, accessing these funds sooner may be necessary to meet immediate and pressing financial needs. The aim is to balance the necessity of providing relief in the short term with the importance of preserving superannuation for security in retirement.

Moreover, First Nations Australians often face significant socio-economic challenges that can result in financial hardship. Accessing superannuation funds under financial hardship provisions is a critical support mechanism, though the current application process in the superannuation industry is often complex, not culturally sensitive, and difficult to navigate for First Nations superannuation fund members (First Nations members). This is especially the case where members reside in remote or regional communities. Those who support First Nations members, such as Financial Counsellors and Capability Workers, equally face challenges navigating the inconsistencies of forms and process across the super industry. This results in unnecessary delays, and limited or no access for members to these essential funds.

In response to this reality, First Nations Foundation (FNF) spearheaded efforts to bring key superannuation players together and held the first Indigenous-led First Nations Super Summit, and took on secretariat duties for its attached 'Indigenous Super Working Group' (ISWG) in 2024. The Summit and ISWG included representatives from the Indigenous Consumer Assistance Network (ICAN), ASFA, and other peak bodies and super funds.

The result of the Summit was that six priority areas were identified for the ISWG in 2024, that prevented First Nations people from accessing and managing superannuation effectively.

Priority areas are:

1. The standardisation of forms.
2. Empowering financial counsellors to represent First Nations clients.
3. Improve cultural awareness of those in the superannuation sector who interact with First Nations communities.
4. Improve financial literacy education within First Nations communities.
5. Enable super funds to recognise individuals as Aboriginal or Torres Strait Islander.
6. Acknowledge the significance of First Nations kinship structures.

This Guidance Note and its associated documents directly relate to first key theme identified, the standardisation of forms. This Guidance Note and its associated documents represent the superannuation sector's commitment to responsibly assist First Nations

members who are experiencing severe financial hardship. They propose improvements to streamline the application process and better support members and those supporting them. This consistency in approach will, in particular, aid First Nations members, Financial Counsellors, Financial Capability Workers or similar.

Introduction

The purpose of this Guidance Note and its associated documents is to establish better practices for providing clear, accessible, and consistent information on the withdrawal of superannuation due to severe financial hardship, as well as outlining the associated processes.

This Guidance Note has been developed by the Indigenous Super Working Group (ISWG), ASFA, and its members to ensure First Nations superannuation fund members, financial counsellors, capability workers, and similar professionals have access to clear information on the withdrawal process. It sets out recommended procedures to promote consistency across superannuation funds, ensuring First Nations members receive a transparent and equitable experience when seeking early access to their superannuation under severe financial hardship provisions.

Although this Guidance Note and its associated documents is designed to enhance the experience of First Nations members in managing their superannuation, the standardisation of these processes will benefit all superannuation members by creating a more efficient, streamlined, and accessible approach to severe financial hardship withdrawals.

The associated documents referred to in this Guidance Note are:

1. The new *Apply for a Super Payment Due to Severe Financial Hardship* form – Appendix 2 of this document
2. Process for severe financial hardship application – Appendix 3 of this document

Commencement

This Guidance Note and associated documents are effective upon issue in April 2025. ASFA encourages trustees to adopt the standard as soon as possible and in any event, no later than 31 December 2025.

A simpler standardised form

This Guidance Note introduces a new standardised form for severe financial hardship withdrawals. The form has been designed to be clear, accessible, and easy to complete, while ensuring compliance with superannuation legislation.

The *Apply for a Super Payment Due to Severe Financial Hardship* form is encouraged to be adopted across the industry, allowing for minor fund-specific modifications where necessary. The standardised approach will:

- Reduce inconsistencies across funds
- Improve processing times
- Minimise barriers for members and financial counsellors

The form must be publicly available on the fund's website for download, without requiring members to contact their fund to request it. The form template is available at Appendix 2 of this document.

PRACTICE GUIDANCE

Trustees to implement the new standardised *Apply for a Super Payment Due to Severe Financial Hardship* form, ensure that it will feature the following things:

- should be provided by Funds to members in paper format, but the equivalent may also be provided electronically. This may include an editable document that can be emailed, or a digital online form.
- may have fund branding and styling applied including fonts, colour and styling.
- should, regardless of the branding or channel, retain the standardised wording, order and layout.
- may be amended to accommodate fund specific rules. For example, some funds do not have a minimum balance to keep an account open after a financial hardship claim, so options for the "Amount to withdraw" section may be amended.
- requires the content of the "Member declaration" to be completed by each respective super fund that should include:
 - a definition of what it means to be unable to meet immediate living expenses
 - a list of/link to eligible Centrelink payments
 - a privacy collection statement / Privacy Policy
 - members consent.
- The member declaration should be kept straight forward in accordance with the design of the remainder of the form.
- should ideally be readily available for download, without the need for the member to contact the fund to request it.

A streamlined, consistent process for the withdrawal due to severe financial hardship

A standardised form must be complimented by a clear and accessible process to ensure a consistent and experience for members, financial counsellors and capability workers. An aligned process across funds ensures that the benefits of standardisation are widely felt.

The *Process for severe financial hardship application* (Appendix 3) document, provides a structured seven-step approach that funds should implement when process applications for severe financial hardship withdrawals. This framework establishes clear expectations for funds, members and professionals that may be assisting applicants, ensuring a streamlined, transparent and efficient process.

By pairing the standardised form with a well-defined process, funds can support members in accessing their superannuation in a timely manner, regardless of their fund. The aim is to minimise administrative burdens, improve processing times, and ensure members receive the support they need as quickly as possible.

Increasing recognition and support for financial counsellors in the withdrawal process is also encouraged. Given their crucial role in assisting Aboriginal and Torres Strait Islander members with superannuation matters, funds should acknowledge their involvement in proof-of-identity certification and treat them as legitimate representatives of members seeking financial hardship withdrawals.

Additionally, funds should provide information members who are not being supported by a financial counsellor or similar, about the National Debt Helpline and their services (1800 007 007 and <https://ndh.org.au/>) or make information available about how to find financial counselling services.

PRACTICE GUIDANCE

Trustees should implement the seven-step Financial Hardship Process outlined in Appendix 3 of this document.

Trustees should ensure that members receive clear communication on required documentation, expected timelines, and next steps.

Trustees should recognise financial counsellors as legitimate representatives who can verify identity documents and assist with applications.

Trustees to make information available about the supports available to members, including information to access links to services such as MoneySmart's 'Find a financial counsellor near you' and the National Debt Helpline.

Engaging with First Nations members in a culturally safe way

First Nations members often face language and literacy barriers, as well as historical distrust in financial institutions. Ensuring a culturally safe experience is essential for improving access and engagement.

Cultural safety is an outcome based on respectful engagement that recognises and strives to address power imbalances inherent in systems, resulting in an environment where individuals feel safe.

To foster cultural safety, funds should take proactive steps to ensure First Nations members can access appropriate support, including:

- Culturally appropriate engagement: Recognise and respect First Nations kinship structures and cultural practices.
- Access to financial counselling and translation services: Provide resources that support members in understanding and managing their superannuation.
- Recognition of alternative identification methods: Acknowledge and accept diverse forms of identification to facilitate access.

By implementing these measures, funds can create a more inclusive and supportive environment for First Nations members, addressing systemic barriers and building trust within the superannuation system.

PRACTICE GUIDANCE

Trustees to make information available that supports First Nations members and beneficiaries to access translators and culturally appropriate support services where available.

Trustees to present and provide information in a manner that alleviates language and financial literacy barriers.

Trustees to adopt the member's preferred communication methods where possible.

Eligibility considerations

Trustees may interpret the severe financial hardship regulations of the SIS Act differently and may have varying eligibility requirements based on their risk appetite. This is particularly relevant in relation to Reg 6.01(5) (a)(ii) which requires the trustee to be satisfied that 'the person is unable to meet reasonable and immediate family living expenses'. While trustees may interpret these requirements differently, this Guidance Note recommends a consistent approach to ensure fair and equitable access.

It is recommended that funds consider that if a member under the age of 60 provides written evidence of having received payments from Centrelink or the Department of Veterans' Affairs for 26 weeks, and declares in their application that they are unable to meet reasonable and immediate family living expenses, this should constitute sufficient evidence to satisfy the eligibility requirements.

PRACTICE GUIDANCE

Trustees are recommended to consider a member under the age of 60 eligible for withdrawal based on severe financial hardship if they meet the conditions of:

- evidence of having received payments from Centrelink or the Department of Veterans' Affairs for 26 weeks;
- and declares that they are unable to meet reasonable and immediate family living expenses, and the requested amount is necessary to meet these costs.

For members aged 60 and over, the eligibility requirements differ, please refer to the eligibility requirements on the Apply for a Super Payment Due to Severe Financial Hardship form.

Providing proof of identity

First Nations members frequently face obstacles when required to provide proof of identity for their 'withdrawal due to financial hardship' application.

To ensure a consistent and culturally sensitive experience for First Nations members, super funds and insurers should adopt AUSTRAC guidelines for customers who don't have standard forms of identification. These may include:

- Referee statements from community leaders, legal aid workers, or financial counsellors; and
- a community ID or indigenous organisation membership card (for Aboriginal and Torres Strait Islander peoples); and
- Government-issued correspondence; and
- a customer's self-attestation (statement) of their identity as a last resort, in instances of assessed low Money Laundering (ML) or Terrorist Financing (TF) risk.

Funds should ensure that alternative identity verification pathways are easily accessible to avoid unnecessary delays.

PRACTICE GUIDANCE

Trustees to apply alternative methods of identification using AUSTRAC AML/CTF guidance to identify members who do not have conventional identification.

Definitions

First Nations Members: Aboriginal and Torres Strait Islander superannuation fund members who may face additional barriers in accessing superannuation benefits.

Severe Financial Hardship: The inability to meet immediate and reasonable living expenses, as determined by eligibility requirements.

Financial Counsellor: Financial counsellors are qualified professionals who provide information, advice and advocacy to people in financial difficulty.

Financial Capability Workers: Financial Capability Workers provide information, money management skills and coaching to help clients make financial decisions and build financial resilience.

Centrelink CRN: Customer Reference Number used to verify government income support payments.

Appendix 1: Severe Financial Hardship obligations and expectations

Obligation	Mandatory or expectation?	Source	Comments
Trustee(s) must be satisfied that a member meets the definition of severe financial hardship to meet the conditions of release.	Mandatory	Superannuation Industry (Supervision) Regulations 1994 (Cth) sch 1, reg 6.01(5)	Definition of when a person is taken to be in severe financial hardship.
Guidance for trustee(s) to assist customers who don't have standard forms of identification.	Expectation	Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No.1) 2007	Guidance to assist in the development and use alternative customer identification and verification procedures for First Nations peoples.

Insert company logo

Apply for a Super Payment Due to Financial Hardship

On completion, please sign and return this form to:
<Fund Name, Locked Bag XXX, Sydney, NSW 2000> or email to <Fund@Fund.com.au>

Super is the money you save for your future when you stop working, so generally you'll need to wait until retirement before you can access it. If you're struggling financially and cannot meet your usual food, rent, or living expenses, you may be able to get some or all of your super paid now to meet your immediate needs, though there are some rules around this.

Some important things to know upfront

Before you decide to use some of your super money: Keep in mind that if you take it out now, you may have less money to spend when you finish working.

Keeping your insurance: If you have insurance, you'll need to keep some money in your super account to pay for your insurance premiums. If you withdraw your full balance, you will lose any insurance cover.

Impacts on other payments: Withdrawing your super now could also impact the money you get from places like Centrelink (such as for your child support) or Work Cover, and/or you might also have to pay extra taxes.

Claiming a tax deduction: Did you add some of your own money to your super this year? You may be able to pay less income tax because of that, but you'll need to send us a claim form before you withdraw your super benefit. To find out more about claiming a tax deduction for personal super contributions, go to our website.

If you have any questions or need help, call us on 1300 XXX XXX.

Check if you're eligible

	Category 1	Category 2
You'll need to meet all the criteria of either Category 1 OR Category 2 to be eligible	<p>a. No matter how old you are, you have been getting money from Centrelink or the Department of Veteran Affairs, for 26 consecutive weeks</p> <p>AND</p> <p>b. you're not able to meet reasonable and immediate family living expenses, such as food or rent</p> <p>AND</p> <p>c. you haven't received any other financial hardship payments from this or any other super fund in the past 12 months.</p>	<p>a. You're over 60 years old and have been receiving money from Centrelink or the Department of Veteran Affairs, for a total of at least 39 weeks</p> <p>AND</p> <p>b. you're in paid employment for less than 10 hours a week, or you're not employed at all.</p>
Tick to indicate which option applies to you	<div><input type="checkbox"/> Category 1<input type="checkbox"/> Category 2</div> <p>If you meet all the criteria of either Category 1 or 2: You're eligible to access your super money to receive a financial hardship payment.</p> <p>If you don't meet the criteria of either category: You may still be able to apply on compassionate grounds via the ATO. Go to <link> or call us on 1300 xxx xxx for help.</p>	

<Fund legal statement>

How much would you like to withdraw?

	Category 1	Category 2
The amount you can withdraw depends on which category applies to you	You can only be paid up to \$10,000 (before tax) of your super. The smallest amount you can be paid is \$1,000, but if your money in your super account is less than \$1,000, you can take it all out.	This category has no limit on how much money you can take out of your super due to financial hardship.
Tick one option in the Category that applies to you to indicate how much you'd like to withdraw	<input type="checkbox"/> \$_____.00 Maximum \$10,000 <p style="text-align: center;">OR</p> <input type="checkbox"/> My full balance if less than \$10,000, but leave \$1000 to keep my account open. <p style="text-align: center;">OR</p> <input type="checkbox"/> My full balance and close my account. <p>Note that you will be taxed up to a rate of 22%. For example, if you withdraw the maximum of \$10,000 your after-tax amount may be \$7,800.</p>	<input type="checkbox"/> \$_____.00 <p style="text-align: center;">OR</p> <input type="checkbox"/> My full balance but leave \$1000 to keep my account open. <p style="text-align: center;">OR</p> <input type="checkbox"/> My full balance and close my account.

Provide your personal details

Please use a pen to complete these sections of the form and **don't forget to sign and date** the member declaration at the end. If you need any help completing this, you can call us on **1300 XXX XXX**.

Member number	
First name/s	
Last name	
Other name/s	
Date of birth	
Residential address	
Suburb, State, Postcode	
Postal address (if different)	
Suburb, State, Postcode	
Email	
Day time phone number	
Tax File Number	

Under the Superannuation Industry (Supervision) Act 1993, you don't have to provide your tax file number, but there may be tax consequences and you may end up paying more tax than you need to. Learn more by reading the PDS, or go to our website for more details.

Your Centrelink Customer Reference Number (CRN)

--

If you choose not to give us your CRN you'll need to provide us with an original Centrelink income support payment confirmation letter. The date of the confirmation letter must not be more than 21 days before the date of this financial hardship application. By providing your CRN and signing the Member Declaration you're authorising us to electronically verify with Centrelink that you received income support payments from them, for the required period. Your CRN will only be used to confirm your eligibility status and we won't disclose it to anyone other than Centrelink.

Provide proof of your identification

We'll need your identification details to help us make sure we're releasing your benefit to you.

If you cannot provide this documentation, visit [<link>](#) or call 1300 XXX XXX. We may be able to use other documents like Aboriginal and Torres Strait Islander organisation membership cards or referee statements if standard IDs aren't available due to structural barriers or difficult circumstances.

Tick the option to indicate which option you'd prefer:

Option 1: I choose electronic verification and have submitted ID details from TWO documents below

- ☐ I authorise [<Fund>](#) to disclose my name, address, and date of birth to the credit reporting agency to only verify my identity using my Medicare, driver licence, or Australian Passport details. They will confirm with [<Fund>](#) if my information matches their credit file but won't share other details from it. My information will be matched with relevant official records, and the result will be provided through third-party systems.

Fill out any TWO of the following:

1. Full name as appears on your Medicare card

Medicare number

Card reference number

Date valid to

2. Full name as appears on your driver licence

Licence number

Card number

State of issue

Expiry date

3. Australian passport number

Full name (as shown on your passport)

Place of birth (as shown on your passport)

Country of birth (not shown on your passport)

Option 2: I choose to attach certified paper copies of my documentation

- ☐ I have attached certified photocopies of my driver licence, passport or government-issued proof of age card.
- ☐ Optional but recommended: I also consent to using electronic verification if my paper documentation has been incorrectly certified or can't be read, and I've provided my identification details for TWO of the documents listed above.

Each page of your photocopied documents must have been certified within the last 6 months. For instructions on how to get your document correctly certified and who can do this, please go to [<link>](#).

Provide your bank details

The account listed must be held in your name or jointly held in your name (e.g John Smith or John & Jane Smith)

Account Name	
Name of bank/financial institution	
BSB	
Account Number	

Note: If your claim is approved, your benefits will be paid via Electronic Funds Transfer. Please double check your BSB and account number are correct to ensure the money goes into your account. Incorrectly provided banking details may cause significant delays in the payment of your claim.

Member declaration

The content of the "Member declaration" will be determined by each respective super fund but should include:

- What it means to be unable to meet immediate living expenses
- A list of/link to eligible Centrelink payments
- Privacy collection statement
- Privacy Policy
- Members consent

Appendix 3: Process for severe financial hardship application

Supporting Aboriginal and Torres Strait Islander People engaging with their superannuation: Severe Financial Hardship Benefit Claim Process

The purpose of this document is to guide members and financial counsellors through the process of applying for a severe financial hardship benefit from their superannuation account.

Step One: Member or Financial Counsellor Contacts the Fund

The Member contacts the Fund to validate that they are eligible to make a Severe Financial Hardship claim from their Superannuation account .

Step Two: Member advised of eligibility requirements

The Member is advised of the eligibility requirements for financial hardship claims and options depending on their circumstance.

Category One:

They will need to meet the following conditions:

- They have been receiving an eligible government income support payment for 26 weeks in a row from Centrelink or the Department of Veterans Affairs.
- They haven't received a financial hardship payment from any superannuation fund within the last 12 months
- They can't afford to pay for immediate expenses like rent or food, to support themselves or their family,

If they meet these conditions the Member should be advised that they can apply for up to \$10,000. Also, if they want to keep their super account open and/or maintain their Insurance, the Fund may require them to leave a minimum balance in their account after making any withdrawal.

Category Two:

If the Member is 60 years of age or older they should be advised of the following:

They may be able to receive a lump sum payment from their super. They will need to meet the following requirements:

- They are not gainfully employed (or employed for less than ten hours a week) on the date of the application; and
- They have received a qualifying Commonwealth income support payment for a total period of 39 weeks after reaching 60 years of age.

If they meet these requirements, there is no maximum withdrawal limit, and they can request more than one withdrawal per year.

Step Three: The Member receives the Superannuation Fund Claim form - Apply for a super payment due to financial hardship

If the Member is eligible for a financial hardship claim, they can either have the appropriate Superannuation Claim form posted to them or if available from the Fund sent electronically via email. Alternatively, they can complete a digital form online if the Funds provides this option.

Step Four: The Member needs to gather documents of their income support payments

- Provide a letter showing proof of their income support payments. Services Australia, the Department of Veteran's Affairs or Centrelink would provide this to the Member.

or

- Provide their Centrelink Customer Reference Number (CRN) in the application.

Step Five: Provide documents verifying Members identity

The information that Funds need to verify:

- Members full name and either
- Their date of birth or
- Their residential address.

Providing proof of ID electronically

Some Funds allow Members (where possible) to provide their proof of identity electronically. This will need two government-issued identification documents.

These can include:

- Australian Passport
- Driver's License
- Medicare Card.

Providing proof of ID non-electronically

If a Member elects or is unable to complete verification electronically then they may send certified copies of the required documentation to the Fund to validate proof of identification.

To do this they must get the copies of the approved documents signed and certified by an authorised person.

The approved documents that can be provided are:

- Driver's licence
- Passport
- Government issued proof of age card
- A referee statement (see below)
- An Indigenous community identity or organisation member card
- Correspondence from a Government authority

These documents can be certified by the following authorised people

- A police officer
- A medical practitioner
- A lawyer
- A post office employee
- A justice of the peace
- A financial adviser counsellor

Referee Statements

Examples of suitable referees:

- A community leader or recognised Elder
- Their current employer or manager
- A financial counsellor or financial capability worker
- A legal aid or community lawyer
- Another person qualified to witness a statutory declaration
- A health professional or practitioner in an Aboriginal or Torres Strait Islander Medical Service or mainstream medical services
- An official from an Aboriginal or Torres Strait Islander organisation, or a board member of a locally relevant Aboriginal Land Council.

The referee statement should include information from the referee such as:

- Their knowledge of the person's name and any other names that person uses or used
- Their knowledge of the person's address
- Their knowledge of the person's date of birth (actual or approximation)
- How long they have known the person
- How they know the person
- The date the reference was given

Step Six: Manual applications - Send the documents and claim form to the Fund

The member will need to provide the following documents with their application:

- Superannuation Fund claim form – Apply for a superannuation payment due to financial hardship. (The Member must provide banking details. Electronic Funds Transfer (EFT) is the only eligible payment method, and the member must provide identity documentation meeting the AML/CTF requirements before the withdrawal is processed.)
- The Services Australia, Department of Veteran's Affairs or Centrelink letter showing proof of your income support payments, or your Centrelink CRN number
- The certified proof of identity

Step Seven: The Fund processes the claim form

Currently, the majority of financial hardship claim applications are validated electronically online via each Funds online claim process. However, when a Member is unable to access the electronic claim process they will complete the claim process via the non-electronic channel. Funds will validate the claim form and the attached proof of identification documents for the member and if satisfied with these will complete the claim process.

Funds will validate the proof of identity documents based on letterhead of the documents and certifiers, where the certifying person is a Justice of the Peace the details provided are validated against their register.

The Financial Counsellors of Australia provide an electronic service that Funds would use for validating the credentials of a Financial Counsellor for certification of documents for the members claim.

