

Early release of superannuation benefits: Severe financial hardship

Information sheet

When to use this form

Use this form to apply for early release of your superannuation benefits on the grounds of severe financial hardship.

Important: Please read this information sheet before you decide on any further action. If you wish to proceed, the following information should help you to provide the correct details so your request can be assessed without delay.

Early release due to severe financial hardship

Generally, fund members are unable to withdraw from their superannuation account until they have retired after reaching their 'preservation age' (see table below). However, the fund trustee can approve the early withdrawal of superannuation if you're suffering severe financial hardship.

Preservation ages

Date of birth	Preservation age
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
From 1 July 1964	60

How to apply

To be granted an early release of your superannuation benefit on the grounds of severe financial hardship, the Trustee must be satisfied that you are unable to meet reasonable and immediate family living expenses.

Resolution Life can release:

- a portion of your superannuation benefit if you satisfy the criteria for **Claim type 1** (see next column)
- any amount (up to your total balance) if you satisfy the criteria for **Claim type 2** (see next column).

Claim type 1

To qualify, you must:

- be aged under your preservation age plus 39 weeks, and
- have been in receipt of an eligible Commonwealth income support payment for a period of no less than 26 continuous weeks, and
- be able to demonstrate severe financial hardship.

If you're eligible to request the release of funds due to severe financial hardship and your request is approved, the following rules apply:

- The gross **minimum** amount which can be released is no less than \$1,000 (or the balance of your account if it's less than \$1,000).
- The gross **maximum** amount which can be released is \$10,000.
- You can only have money released (from your account or from multiple accounts within the same Trust) for financial hardship once in any 12 month period.
- Any amount released to you is after any applicable fees and taxes are deducted. This means these charges and taxes will be deducted from the amount you request.

Claim type 2

To qualify, you must:

- be over your preservation age plus 39 weeks
- have been in receipt of an eligible Commonwealth income support payment for a period of no less than 39 cumulative weeks since reaching preservation age.

If you satisfy all of the above conditions, you don't have to demonstrate financial hardship—you'll only need to declare that you're not gainfully employed at the time of application.

Taxation

Resolution Life may be required to deduct tax from your financial hardship benefit. The tax payable will depend on the components of the benefit being released and your age.

If you're age 60 or over, no tax is payable on your financial hardship benefit.

Generally, if you're over your preservation age and have not previously accessed your super, you're also not likely to pay any tax.

Eligible Commonwealth income support payments

The types of eligible Commonwealth income support payments include:

Department of Veterans' Affairs service pensions

- Age service pensions
- Partner service pensions
- Invalidity service pensions
- Carer service pensions.

Income support supplements

- An income support supplement paid by the Department of Veterans' Affairs (effectively replaces any social security age pensions paid to a war widow or widower from March 1995).

Social security pensions

- Age pension
- Disability support pensions
- Wife pension/Carer payment
- Sole parent pension
- Widow B pension.

Social security benefits

- Newstart allowance
- Sickness allowance.

Drought relief from 1 July 1998

- Drought relief payment under the *Farm Household Support Act 1992*
- Exceptional circumstances relief payment under the *Farm Household Support Act 1992*.

Non-eligible Commonwealth income support payments

Income payments that are not eligible include:

- Family payments (formerly known as family allowance payments)
- Austudy/Abstudy or other youth allowance payments in relation to full-time study
- Mobility allowance.

Centrelink will be able to tell you whether the particular payment you receive qualifies.

To confirm your eligibility, you will need to provide Resolution Life with your Centrelink Reference Number (CRN) on your application.

Centrelink Reference Number (CRN) and Customer Confirmation eService (CCeS)

To confirm whether a member has been paid an eligible Commonwealth income support payment, Resolution Life uses the CCeS.

CCeS is an internet based service offered by Centrelink to help Resolution Life verify a member's eligibility electronically and therefore immediately.

To confirm a member's details on CCeS, Resolution Life will use their name, date of birth and CRN.

When accessing a member's details on the CCeS, Resolution Life is bound by the legislative requirements of confidentiality, including the *Privacy Act 1988*.

This means Resolution Life cannot disclose a member's CRN to anyone other than Centrelink or use it for any purpose other than to verify whether they have received qualifying Commonwealth income support for the period required to be eligible to access their benefits on the grounds of severe financial hardship.

To obtain your CRN you will need to contact Centrelink.

The relevant Income Support phone numbers are:

Newstart and other allowances	132 850
Retirement	132 300
People with a disability	132 717
Department of Veterans' Affairs	133 254

Release guidelines – Claim type 1 only

Below we have detailed some of the common types of expenses and how they will be treated.

Note: All documents provided for expenses need to be on company letterhead and not more than three months old. These are guidelines only so please contact us if you have any questions about specific expenses.

Credit cards and other loans

Important: For all loan repayments including outstanding credit card balances, we recognise the minimum monthly repayment plus any overdue balance which is immediately due (ie in arrears).

You will need to include copies of your latest credit card or loan statements with your application.

Personal loans from family or friends are generally not allowed unless you are able to provide a **statutory declaration** from the person to whom the money is owed, stating:

- the details of the loan
- that the loan is immediately due and payable
- evidence (eg bank statements, paid bills) that you did receive the loan from family or friends
- that the loan was needed to meet reasonable and immediate family living expenses.

General bills

Expenses for utilities (eg gas, water, electricity, phone) will generally be approved provided that the funds are to cover amounts overdue/due now at the date of the application. Therefore, you must include copies of the most recent and due bills (ie dated within the last three months).

We may also approve release for expenses such as rates or body corporate expenses provided we receive sufficient documentary evidence of these being due and payable at the time of application.

Insurance

We will generally release funds for payment of outstanding insurance premiums (house, car, contents, medical) provided we receive sufficient documentary evidence of these being overdue/due now at the time of application.

Motor vehicle

We can only approve payments for repairs to a motor vehicle where they are required to make the vehicle roadworthy. If you are claiming on these grounds you will need to provide a quote from an accredited service provider along with documentary evidence that the repairs are essential.

Funds for the purchase of a motor vehicle will not be approved except in exceptional circumstances.

Education expenses

We may release funds to meet educational expenses for you or your dependants (such as school fees, uniforms, books) where they are overdue/due now at the time of application or in the very near future.

Again, you will need to provide sufficient documentary evidence.

Medical expenses

We may release funds for outstanding medical bills which are overdue/due now, where documentary evidence is provided.

If you have substantial medical costs, you should consider contacting the Australian Taxation Office (ATO) as they may be able to direct the release of funds in excess of \$10,000 on compassionate grounds.

Mortgage payments

We may only release funds to cover monthly repayments and any overdue balance which is immediately payable.

If you are in danger of defaulting on your mortgage, you should consider contacting the ATO as they may be able to direct the release of funds in excess of \$10,000 on compassionate grounds.

Household goods

We can't release funds to cover the cost of household items unless they are essential (eg a refrigerator). We will not release funds to cover discretionary expenses such as TVs, stereos and computers.

Compassionate grounds

If you're not eligible to access your superannuation benefit on the grounds of severe financial hardship, you may consider applying to the ATO on compassionate grounds.

Benefits may be released on compassionate grounds in limited circumstances—these include:

- medical treatment (or transport) for you or your dependant where:
 - the treatment is necessary for a life-threatening illness or injury, and/or
 - to alleviate acute or chronic physical pain, and/or
 - to alleviate acute or chronic mental disturbance.
- Note:** Where such treatment is not readily available through the public health system.
- modifications to the family home and/or vehicle to meet special needs, if you or your dependant are severely disabled
- palliative care in the case of impending death for you or your dependant
- death, funeral or burial expenses for your dependant
- mortgage assistance:
 - to prevent foreclosure of your mortgage over your principal place of residence, or
 - to prevent the mortgagee (lender) from exercising a power of sale over your principal place of residence.

For further information on accessing your super on compassionate grounds, visit the ATO website at ato.gov.au.

Tax File Number (TFN) notification

We are required to tell you the following details before you provide your TFN for your superannuation products.

The trustee can collect your TFN under the *Superannuation Industry (Supervision) Act 1993* which will be used for lawful purposes. You are under no obligation to provide your TFN, either now or later, and it is not an offence to not quote your TFN.

However if you don't provide your TFN:

- An additional amount of tax at the highest rate may apply on the withdrawal amount.
- No-TFN tax may be refunded if the TFN is supplied within four years of the end of the financial year in which the contribution is made. Any refund will be added to your superannuation benefit and will be subject to the usual cashing and taxing rules.
- In the future when we need to pay benefits to you, it may be more difficult for us to locate or amalgamate all the superannuation benefits you are entitled to.

If you do provide your TFN, we will treat it as confidential and use it for purposes, including:

- to find your superannuation benefits where other information is insufficient
- to ensure you can contribute to your account
- to calculate tax on any superannuation benefits you may be entitled to
- providing your TFN to the Commissioner of Taxation if we are paying unclaimed money, if you receive a benefit, or for the purpose of the Lost Members' Register.

If you wish to transfer benefits to another superannuation fund or a Retirement Savings Account (RSA), we would provide your TFN to the Trustee of that fund or the RSA provider. If you do not want us to do this, you can notify us in writing at the time.

Note: These purposes may change in the future as a result of further legislative changes. More information about the use of Tax File Numbers for superannuation can be obtained from the ATO hotline on 131 020.

Personal contribution tax deduction

If you wish to claim a tax deduction for personal contributions made in the current or previous financial year, you can provide the information in the **personal contributions tax deduction** section of the attached form.

If you've made personal contributions, you should check whether you are eligible to claim a tax deduction. If you don't claim a tax deduction at the time of making a withdrawal, we may not be able to accept a future request.

For example:

We cannot accept a request where your contributions have been used to start a pension or if you have insufficient personal contributions remaining in your account to cover the amount you are claiming.

Note: If you don't check if you're eligible to claim a tax deduction, or you don't have enough assessable income, the ATO could deny your deduction and this may mean you exceed your contribution limit(s). Where this is the case, if you have withdrawn any of your benefit or started a pension, you may not be able to reduce the amount you told us you were claiming. This may mean you have to pay additional tax.

Resolution Life privacy statement

The privacy of your personal information is important to us.

The Resolution Life Privacy Policy provides more information about how we manage and protect your personal information. It sets out how you can access and correct your information, how you may complain about a breach of privacy, and our process for resolving privacy-related enquiries and complaints.

For further information, please go to resolutionlife.com.au/privacy.

Identification requirements

We're required to comply with the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*. This means we may need to obtain additional identification details when you commence a new account or undertake transactions in relation to your account.

Your identification may need to be verified before we can approve your request. We may decide to delay or refuse any request or transaction, including suspending a withdrawal application if we are concerned that there may be a breach of our legal obligations.

Verifying a customer's identity

We need to verify or confirm your identity by checking that certain details you provide in this form **match** the details that are in certain documents you need to attach to this form—see the next column for a list of the documents that can be provided for identification purposes.

! Please send us **original certified copies** of your original documents—don't send us the original documents. If the document is not written in English, then you must also attach an English translation prepared by an accredited translator.

Getting your copies certified

A copy of a document must be certified to be a true and correct copy of the original document. Only certain people can certify copies including:

- police officer or sheriff
- justice of the peace or notary public
- legal practitioner, magistrate, judge or registrar/deputy registrar of a court
- pharmacist, physiotherapist or veterinary surgeon
- optometrist, dentist, medical practitioner or nurse
- member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the National Institute of Accountants.

You can see the full list of people who can certify documents or extracts at resolutionlife.com.au/identification.

Example of certification:

I certify that this is a true and correct copy of the original document.

John Citizen

John Citizen, Justice of the Peace 10
Other Street
Suburb NSW 2000

02 9999 9999 30 May 2015

Identification documents required

So we can verify your identity, you need to send us the document(s) shown under **Option A** or **Option B**:

Option A

One of these:

- current Australian state or territory driver licence that has your photo
- Australian passport that is current or expired within the last two years
- card issued under a state or territory law to prove your age that has your photo
- current foreign government passport (or similar international travel document) that has your photo and signature
- current foreign driver licence that has your photo
- current national identity card that has your photo.

Option B

One of these:

- Australian or foreign birth certificate
- Australian or foreign citizenship certificate
- birth certificate extract
- pension card issued by Department of Human Services
- health card issued by Department of Human Services.

Plus

! The documents listed below are only valid if they include your full name and residential address.

One of these:

- document issued by the Commonwealth or a state or territory within the last 12 months that shows financial benefits paid to you
- a document issued by the ATO within the last 12 months that shows money to be paid to you or that you need to pay to them (make sure you cross out your TFN)
- a document issued by a local government body or utility provider within the last three months that shows the services provided to you at your address
- if you're under 18 years old, a notice issued by a school principal within the last three months that shows how long you attended that school.

What you need to return to Resolution Life

So that we can access your application promptly, please make sure you complete and return the appropriate documents listed below.

! If all the required forms and documents aren't provided, or they're not completed correctly, your application for withdrawal may be delayed or unsuccessful.

Checklist – Claim type 1

- Early release of superannuation benefits: Severe financial hardship** application form.
- A copy of your **Centrelink Q230 letter**, or you can provide your **Customer Reference Number (CRN)** on your application form so Resolution Life can verify your eligibility with Centrelink.
Note: If the Centrelink Q230 letter is provided it is only valid for 21 days.
- A **certified** copy of your identification document(s).
- A **Declaration of living expenses** form, which includes verification of your income:
 - payslips (if applicable)
 - a current bank statement showing at least two months of transactions
 - evidence of Commonwealth Income Support payments and any other family allowance benefits
- All **financial evidence** requested. **Note:** Bills must be on company letterhead and dated within the last three months.
- If you received a loan from a family member or friend, you'll need to provide a certified **Statutory declaration** completed by the lender (the person who loaned the money to you) advising of the terms and conditions of the loan. You'll also need to **provide evidence** (eg bank statements) that you did receive the loan from a family member or friend.

The statutory declaration must include:

- lender's full name
- lender's address
- amount to be repaid
- instalment amounts
- amount outstanding
- date amount is due to be repaid
- borrower's name.

Checklist – Claim type 2

- Early release of superannuation benefits: Severe financial hardship** application form.
- A copy of your **Centrelink Q251 letter**, or you can provide your **Customer Reference Number (CRN)** on your application form so Resolution Life can verify your eligibility with Centrelink.
Note: If the Centrelink Q251 letter is provided it is only valid for 21 days.
- A **certified** copy of your identification document(s).

Please keep this information sheet for your records—
don't return it with your completed form(s).

Early release of superannuation benefits: Severe financial hardship

Use this form to apply for early release of your superannuation benefits on the grounds of severe financial hardship. Please print in CAPITAL LETTERS and place a cross in any applicable boxes.

1. Member details

Account number/Membership number

Plan reference number (if applicable)

Title Date of birth

Surname

Given name(s)

Residential address (a PO Box is not acceptable)

Suburb State Postcode

Contact phone number Mobile number

Email address

By providing your email address, you consent to receiving all future communications, including information about products and services offered by Resolution Life, to the above email address.*

Occupation (If retired, please specify)

Industry

Country of residence (please specify if not Australia)

Australia Other

Country of citizenship (please specify if not Australia)

Australia Other

Address for communications

Please cross if same as residential address.

Address

Suburb State Postcode

2. Claim type details

Centrelink reference number (CRN)—this field is required

I confirm that (please select the appropriate box):

- Claim type 1** – I am under my preservation age plus 39 weeks and have been in receipt of an eligible Commonwealth income support payment for a period of no less than 26 continuous weeks.
- Claim type 2** – am over my preservation age plus 39 weeks and have been in receipt of an eligible Commonwealth income support payment for a period of no less than 39 cumulative weeks since reaching preservation age. I also confirm that I am not gainfully employed at the time of application.

Note: You don't need to complete the **declaration of living expenses** form.

3. Claim details

! If payment is approved, tax may be deducted from your benefit. Please allow for any tax payable when entering the amount below to ensure that the gross amount (ie net amount plus any applicable tax) does not exceed any applicable limits (eg \$10,000 **gross** for Claim type 1).

- a. What net amount do you estimate would relieve your current financial hardship?
- \$
- b. Are you also intending to apply for early release of funds on the grounds of severe financial hardship on another Resolution Life account?
- No
- Yes—please provide account/plan number(s):
-
- c. Are you gainfully employed (ie working more than 10 hours per week)?
- No
- Yes

4. Payment details

Please provide your bank account details for payment of your benefit:

! Once processed, payment can take up to 48 hours to be credited to your nominated bank account.

Name of your financial institution

Financial institution branch/location

Name of account holder(s)

BSB number

Account number

5. Personal contribution tax deduction

! This section represents a notice under section 290-170 (1) of the *Income Tax Assessment Act 1997*.

Do you intend to claim a tax deduction for personal contributions made in the current or previous financial year?

No

Yes—complete the table below (if eligible).

Refer to **personal contribution tax deduction** in the information sheet for further information. Contact your financial adviser or tax adviser if you're unsure if you're eligible to claim a tax deduction.

Declaration:

I am lodging this notice before both of the following dates:

- the day I lodged my income tax return for the year(s) stated in the table below, and
- the end of the income year after the year(s) stated in the table below.

Contribution	Total member contributions (\$ amount only)	Amount you claimed or wish to claim (\$ amount only)
Current financial year		
Previous financial year		

6. Tax file number (TFN) notification

I wish to provide my TFN.

By providing my TFN, I confirm that I have read the **tax file number notification** information in the enclosed information sheet and agree to provide my TFN.

Tax file number (TFN)

I do not wish to provide my TFN.

I have read the **tax file number notification** information in the enclosed information sheet and I understand that by choosing not to provide my TFN, any payment made directly to me will have tax deducted at the maximum rate, as required by legislation.

7. Authorisation and declaration

By signing this form I am making the following statements:

- I request Equity Trustees Superannuation Limited (trustee) to process my withdrawal request and pay the proceeds in accordance with my instructions on this form.
- I understand that the trustee can refuse my withdrawal request:
 - if I haven't provided the original certified identification documents as described in the information sheet
 - if I haven't completed this form correctly or fully.
- I understand Resolution Life will use the latest unit price available when we receive all relevant information at an Resolution Life processing centre by the applicable cut-off time*. If they receive the information after the applicable cut-off time, they will treat it as the next business day.
*Note: Cut-off times vary by product—please contact us to obtain the cut-off times or refer to the relevant **product disclosure statement** for details.
- I understand that a MySuper Exit Fee will apply to withdrawals if I hold the MySuper investment option at the time of withdrawal.
- I authorise Resolution Life to use Centrelink Confirmation eServices to perform a Centrelink enquiry of my customer details.
- I understand that the department will use information I have provided to Resolution Life Limited 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.
- I understand the department will disclose to Resolution Life Limited my personal information including my name, date of birth and payment status.
- I understand this consent, once signed, remains valid while I am a customer of Resolution Life unless I withdraw my consent by contacting Resolution Life or the department. I understand if I withdraw my consent or do not alternatively provide proof of my circumstances or details, I may not be eligible for the service provided by Resolution Life.
- I understand I can obtain proof of my circumstances or details from the department and provide it to Resolution Life so that my eligibility for early release of superannuation on the grounds of financial hardship can be determined.

7. Authorisation and declaration (continued)

I declare that:

- I take full responsibility for my withdrawal/transfer out application. In particular, I have fully read and understood the information attached to this form.
- I am not commonly known by any names different to those disclosed in this application form, unless I have disclosed otherwise to the trustee.
- Any document or information to be used for the purposes of this application (whether or not provided on or with this application):
 - is complete and correct
 - if it is about another person, is provided with the authority of that person (if required) and may be used for any other products, services or benefits offered or provided to me/us by or through the trustee or any other company in the Resolution Life Group.

Note: If you wish to check any information before signing, you may request a copy of this information from your financial adviser or the trustee.
- I acknowledge that it may be a criminal offence to knowingly provide false or misleading information or documents in connection with this application.
- I am aware that I may ask the trustee for all the information that I need to understand my benefit entitlements in my Resolution Life or Equity Trustees Superannuation Limited account (including information on the fees, insurance cover, investment options and the effect of a transfer) and I do not require any further information.
- I have sought advice from my financial adviser or have decided not to seek advice.
- I discharge the trustee from all further liability in respect of the benefits paid or transferred.
- I consent to my tax file number being disclosed for the purposes of consolidating my account.

Member's name (Print in CAPITAL LETTERS)

Member's signature

Date

Where to send this form

Mail or email this completed form to:

Resolution Life Customer service
GPO Box 5441
Sydney NSW 2001
askus@resolutionlife.com.au

Any questions?
133 731

Declaration of living expenses form

Use this form to document your current living expenses to help us assess your claim for early release of your super benefits on the grounds of severe financial hardship.

Note: To be granted early release of your super benefits on the grounds of severe financial hardship, the trustee must be satisfied that you are unable to meet reasonable and immediate family living expenses.

! This form is applicable for **claim type 1** only.

Please print in CAPITAL LETTERS and place a cross in any applicable boxes.

1. Account details

Account number

Product type

2. Personal details

Title

Date of birth

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Surname

Given name(s)

Residential address (a PO Box is not acceptable)

Suburb

State

Postcode

Contact phone number

Mobile number

Email address

By providing your email address, you consent to receiving all future communications, including information about products and services offered by Resolution Life, to the above email address.*

3. Your financial details

a. Financial dependants

How many financial dependants do you have?

Please list the age of your financial dependants (eg spouse/partner, children) and their relationship to you:

Relationship	Age
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

b. Income details (weekly)

Please provide the net amount (the net amount is the amount remaining after a tax deduction has been made).

You **must** provide documentary evidence for all income (eg payslips, bank statements etc.).

Your net income \$

Your partner's net income \$

Other net income (eg dependants) \$

Total net weekly income + \$

3. Your financial details (continued)

c. Expense details (weekly)

You **must** provide documentary evidence for all expenses (eg latest statements, invoices) unless stated otherwise. Items not requiring documentary evidence are denoted with an asterisk (*).

Note: Please send copies as originals will not be returned.

Rent/Board	\$	<input type="text"/>
Home loan repayments	\$	<input type="text"/>
Personal loan repayments	\$	<input type="text"/>
Minimum credit card repayments	\$	<input type="text"/>
Gas	\$	<input type="text"/>
Telephone	\$	<input type="text"/>
Car – Rego/CTP/Insurance	\$	<input type="text"/>
– Loan/lease/rental	\$	<input type="text"/>
Council, land and water rates	\$	<input type="text"/>
House insurance	\$	<input type="text"/>
Education	\$	<input type="text"/>
Health (medical and dental)	\$	<input type="text"/>
Life insurance premium ¹	\$	<input type="text"/>
Health insurance premium	\$	<input type="text"/>
Personal superannuation contributions	\$	<input type="text"/>
Child support payments	\$	<input type="text"/>
Other expenses (please specify):		
<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	\$	<input type="text"/>
Total weekly expenses	–	\$ <input type="text"/>

d. Net weekly income

Income (b) less expenses (c) = \$

3. Your financial details (continued)

e. Personal arrears

! Please provide details of any overdue bills or overdue loan repayments (excluding business arrears). You must provide documentary evidence for all arrears (eg latest statements, invoices, etc.).

Mortgage arrears	\$	<input type="text"/>
Credit card arrears	\$	<input type="text"/>
Loans from family/friends	\$	<input type="text"/>
Family court settlement	\$	<input type="text"/>
Child support payments	\$	<input type="text"/>
Personal loan repayments	\$	<input type="text"/>
Other arrears (please specify):		
<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	\$	<input type="text"/>
Total arrears	–	\$ <input type="text"/>

4. Authorisation and signature

- I certify that the information provided is true and correct.
- I also authorise Resolution Life to pass these details onto the relevant super provider.

Name

Signature of member

Date

5. Checklist

- Have you enclosed all requested income documentary evidence (eg bank statements and payslips) for you and your partner/spouse/dependants (if applicable) covering at least the last two months and showing your Commonwealth Income Support payments? See section **3b**.
- Have you enclosed other documentary evidence requested in sections **3c** and **3e**?

Where to send this form

Mail or email this completed form to:

Resolution Life Customer service
GPO Box 5441
Sydney NSW 2001

Any questions?
133 731

askus@resolutionlife.com.au

Statutory declaration

Information sheet

When to use this declaration

You can use this statutory declaration to obtain a written statement from a family member or a friend (or other lender) who has provided a personal loan to you.

Who can sign a statutory declaration?

A statutory declaration should be made and signed in accordance with the law of the state or territory where it is made.

Detailed below are some of the people who can sign statutory declarations in each state and territory.

Note: No person under 18 years of age may be a witness.

Victoria

- Justice of the Peace, or Bail Justice
- Notary Public
- Barrister or Solicitor of the Supreme Court
- Clerk to Barrister or Solicitor of Supreme Court
- Prothonotary/Deputy Prothonotary of the Supreme Court
- Principal Registrar of the Magistrates Court
- Registrar/Deputy Registrar of the County Court
- Registrar/Assistant Registrar of Probates
- Associate to a Supreme Court/County Court Judge
- Secretary of a Master of the Supreme Court/County Court
- Registered patent attorney
- Member of the Police Force
- Sheriff or Deputy Sheriff
- Member or former Member of either House of Parliament of Victoria
- Member or former Member of either House of Parliament of Commonwealth
- Councillor of a Municipality
- Senior officer of a Council (as defined in the *Local Government Act 1989*)
- Medical practitioner
- Dentist
- Veterinary surgeon
- Pharmacist
- Principal in the teaching service
- Bank manager

- Accountant (Member of the Institute of Chartered Accountants In Australia; Australian Society of Accountants; or National Institute of Accountants)
- Secretary of a building society
- Minister of Religion authorised to celebrate marriages
- Person who holds office in the public service/statutory authority (prescribed as an office to which this selection applies)
- Fellow of the Institute of Legal Executives (Victoria)

NSW

- Justice of the Peace
- Solicitor holding a current practicing certificate
- Notary Public

Queensland

- Barrister, Solicitor, or a Conveyancer qualified under Commonwealth Law, another State or Territory
- Notary Public
- Commissioner for Declarations

South Australia

- Justice of the Peace
- Proclaimed manager of any bank, building society, or credit union
- Proclaimed postmaster
- Proclaimed Member of the Police Force of South Australia
- Commissioner of the Supreme Court of South Australia for Taking Affidavits
- Notary Public

Western Australia

- Town clerk
- Member of a Municipal Council
- Electoral register
- Person in charge of a post office
- Officer of the State or Commonwealth Public Service
- Teacher
- Police officer
- Bank manager
- Building society manager
- Barrister or solicitor
- Medical practitioner
- Chemist
- Post-secondary teacher
- Real estate broker
- Insurance broker
- Auditor or liquidator
- Justice of the Peace
- Commissioner of Declarations
- Member of either House of Parliament of WA or Commonwealth
- Chartered accountant

Tasmania

- Justice of the Peace
- Town clerk, council clerk, electoral register, postmaster

ACT and Norfolk Island

- Justice of the Peace
- Notary Public

Northern Territory

- Any person who has attained the age of 18.

Please keep this information sheet for your records—
don't return it with your completed form(s).

Statutory declaration

You can use this statutory declaration to obtain a written statement from a family member or a friend (or other lender) who has provided a personal loan to you. This statutory declaration must be completed by the lender and must be signed by an appropriate person witnessing the declaration—refer to **Who can sign a statutory declaration?** on the enclosed information sheet.

Please print in CAPITAL LETTERS and place a cross in any applicable boxes.

1. Member's account details

Account number

Product type

2. Member's personal details

Title

Date of birth

D	D	M	M	Y	Y	Y	Y
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Surname

Given name(s)

3. Details of the person making the declaration

Title

Surname

Given name(s)

Occupation

Residential address (a PO Box is not acceptable)

Suburb

State

Postcode

4. Declaration (to be completed by the lender)

Please provide details of the nature of the loan made to the member (eg loan purpose, terms and conditions, repayments, loan amount outstanding and any loan amount immediately payable).

5. Signatures

Note: A person who wilfully makes a false statement in a statutory declaration under the *Statutory Declaration Act 1959* (as amended) is guilty of an offence against this Act. The punishment of which is a fine not exceeding \$200 or imprisonment for a term not exceeding six months or both if the offence is prosecuted summarily, or imprisonment for a term not exceeding four years if the offence is prosecuted upon indictment.

Person making the declaration

I make this solemn declaration by virtue of the *Statutory Declaration Act 1959* (as amended) and subject to the penalties provided in that Act for the making of false statements in the statutory declaration, conscientiously believing the statements contained in the declaration to be true in every particular.

Signature of person making the declaration

X

Date

DDMMYYYY

Declared at (insert place, city, state or territory)

Person witnessing the declaration

Title

Surname

Given name(s)

Qualification of person witnessing the declaration

Address of person witnessing the declaration

Suburb

State

Postcode

Signature of person witnessing the declaration

X

Date

DDMMYYYY

Where to send this form

Mail or email this completed form to:

Resolution Life Customer service
GPO Box 5441
Sydney NSW 2001
askus@resolutionlife.com.au

Any questions?
133 731