Issued August 2026

Severe financial hardship claim

Use this form to:

- Request an early release of your superannuation benefits from a BT Super Invest account on the grounds of severe financial hardship.

You can type directly into the form and print before signing, or print then complete in block letters. Each applicable section of the form must be completed for this claim to be processed. If you are uncertain whether this is the correct form for your circumstances, contact Estate and Claims Management on 1300 305 244.

Eligibility

You may be eligible to apply for early release of superannuation on the grounds of severe financial hardship if you satisfy the requirements of one of the following 2 categories:

Category A: you can provide written evidence from a Commonwealth Department or Agency# confirming that you have been in receipt of an eligible Commonwealth income support payment for a period of at least 26 continuous weeks and are continuing to receive these payments on the date of the written evidence. You must also be unable to meet reasonable and immediate family living expenses.

Category B: you are over your preservation age* plus 39 weeks and can provide written evidence from a Commonwealth Department or Agency# confirming that you have been in receipt of an eligible Commonwealth income support payment for a period of at least 39 cumulative weeks since reaching your preservation age. You must not be gainfully employed on a full-time, or part-time, basis at the time of this application.

*Preservation age table

Date of birth	Preservation age
Before 1 July 1960	55
1 July 1960 to 30 June 1961	56
1 July 1961 to 30 June 1962	57
1 July 1962 to 30 June 1963	58
1 July 1963 to 30 June 1964	59
On or after 1 July 1964	60

'Gainfully employed' means employed or self-employed for gain or reward in any business, trade, profession, vocation, calling, occupation or employment.

'Full-time', in relation to being gainfully employed, means gainfully employed for at least 30 hours each week.

'Part-time', in relation to being gainfully employed, means gainfully employed for at least 10 hours, and less than 30 hours, each week.

#For both categories A and B, the Commonwealth Department or Agency providing the written evidence must be a Commonwealth Department or Agency responsible for administering a class of Commonwealth income support payments. Refer to Commonwealth Department or Agency documents under the 'How to apply' information section below for further information on the types of written evidence that we can accept.

How to apply

In order to apply for the early release of your superannuation benefits on the grounds of severe financial hardship, you are required to submit this form to us, and provide the following documents:

Commonwealth Department or Agency documents

- A letter from The Department of Veterans' Affairs, or a Commonwealth Community Development Employment Project (CDEP) grantee organisation

Note: Written evidence provided from a Commonwealth Department or Agency under Category A is only valid for 21 days and a certified copy is required to be attached with this form.

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Identification documents

Under the Anti-Money Laundering (AML) and Counter-Terrorism Financing (CTF) Act 2006 you must confirm your identity prior to withdrawing cash from your BT Super Invest account. You must provide certified copies of documents that show your full name, and either your date of birth, or residential address.

For information on what types of certified identification documents are acceptable, refer to the attached 'How to certify your documents' information sheet. Your local Westpac branch may also be able to perform the Identification procedure.

Additional information

Withdrawal amount

If you satisfy category A requirements, the maximum amount you can receive under this category of hardship is a single lump sum of no more than $10,000 gross (before tax) in any 12 month period. Your request must be at least $1,000 (except where your entire BT Super Invest benefit is less than this amount).

If you satisfy category B requirements, you may access your entire benefit.

If you are withdrawing your entire benefit under category B, or under category A (e.g. because your account balance is less than $10,000 and you are withdrawing your entire benefit), the withdrawal will result in account closure.

Closing your account will automatically cancel any insurance policies being paid for through your BT Super Invest account, including all linked policies. If you would like to continue your insurance outside of BT Super Invest, contact Customer Relations on 1300 881 716 to discuss your options prior to submitting this form and closing your account.

Under both eligibility categories, BT Panorama may be required to withhold tax on the specified withdrawal amount.

Sufficient funds in your account

Please ensure sufficient cash is available in your BT Super Invest cash account to process this request. Should any investments need to be sold to fund this withdrawal, ensure this is completed prior to submitting this form. If you are withdrawing your entire balance, all investments must be sold prior to submitting this form.

Personal tax deduction notice

If you have a BT Super Invest account in accumulation phase and you would like to claim a tax deduction in relation to personal contributions made to your account, you are required to submit a 'Notice of intent to claim or vary a deduction for personal super contributions (Personal Tax Deduction Notice)' form (deduction notice).

The law does not permit us to accept deduction notices once we no longer hold the contributions (for example, if a cash withdrawal has been made).

If the Personal tax deduction requirements section (section 10) of this form is not completed, you confirm you have already completed a deduction notice for personal contributions made to your account, or you do not intend to claim a personal tax deduction for these contributions.

Temporary residents

Certain conditions apply to temporary residents. A temporary resident visa is a visa issued under the Migration Act 1958 that allows a person to remain in Australia during a specified period; until a specified event happens; or while the holder has a specified status. You may be restricted to certain conditions of release if you are or were a temporary resident visa holder.

If you are a temporary resident, contact Customer Relations on 1300 881 716 to ensure you are completing the appropriate form.

Providing your Centrelink Customer Reference Number (CRN)

It is mandatory to provide your CRN in this application in order for us to verify your eligibility via CCeS, you will be providing your consent to us as the trustee, to using your information to confirm your eligibility to apply for early release of superannuation on the grounds of severe financial hardship with the Department of Human Services (DHS) using CCeS.

Statutory declaration

A statutory declaration under the Statutory Declarations Act 1959 may be made before:

- a Justice of the Peace
- a police officer
- a person enrolled on the roll of a State or Territory Supreme Court or the High Court of Australia, as a legal practitioner
- a judge of a court
- a magistrate
- a registrar or deputy registrar of a court
- a Chief Executive Officer of a Commonwealth court
- a notary public officer
- 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)
- an officer with, or authorised representative of, a holder of an Australian Financial Services Licence (AFSL), having five or more years continuous service with one or more licensees
- an Australian consular officer or an Australian diplomatic officer.

Note: 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.

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Privacy Statement and Consent Request

Privacy Statement

All personal information and credit-related information we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at www.bt.com.au/personal/help/privacy/privacy-statement or by calling us .Our Privacy Statement also provides information about how you can access and correct your personal information, and make a complaint. You do not have to provide us with any personal information or credit information but, if you don't, we may not be able to process your request.

Your Consent

By signing below, you:

- consent to us collecting and holding any sensitive information such as health information.
- consent to us collecting and holding any sensitive information such as health information or information about your racial or ethnic origin which appears on copies of your identity documents. You will not be able to withdraw your consent to us holding this information after it has been provided because we are required to retain a record of your personal information that is contained in your identification documents under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth).

1 Your account details

Account number

2 Your personal details

Full name

Date of birth (dd/mm/yyyy)

3 Your contact details

Note: if your contact details have changed, you cannot update the details using this form. You can update your details via your Investor login or by calling Customer Relations on 1300 881 716

Residential address

Suburb **State** **Postcode**

Primary mobile

Primary email

Other (optional)

4 Residency status

Are you an Australian citizen, a permanent resident of Australia or a New Zealand citizen?

☐ I am an Australian citizen, a permanent resident of Australia or a New Zealand citizen

☐ I am currently, or have previously been in Australia, on a temporary resident visa

Visa subclass

5 Eligibility category

Which eligibility category are you applying under?

☐ **Category A:** I have been in receipt of an eligible Commonwealth income support payment for a period of at least 26 continuous weeks and am unable to meet reasonable and immediate family living expenses.

☐ **Category B:** I am over my preservation age plus 39 weeks and have been in receipt of an eligible Commonwealth income support payment for a period of at least 39 cumulative weeks since reaching my preservation age. I am not currently gainfully employed on either a full-time or part-time basis.

6 Centrelink Reference Number (CRN)

(it is mandatory to provide your CRN in order to process your financial hardship claim)

Centrelink Reference Number (CRN)

7 Withdrawal details

Are you applying for a partial or full withdrawal of your account balance?

☐ **Partial withdrawal** (specify gross amount below)

☐ **Full withdrawal** (full sell down of all assets must be completed prior to submitting this form)

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8 Payment method

Do you wish for the funds to be paid to your primary linked account or to another linked account

☐ **Primary linked account**

☐ **Another linked account** (specify account details below)

Note: You cannot add an additional linked account using this form, you can only specify an existing linked account below.

BSB	Account number

9 Personal tax deduction requirements

Applicable for Super accounts (accumulation phase) only

Do you wish to claim or vary a tax deduction on personal contributions made in the current or previous financial year?

☐ I do not intend to claim a tax deduction for personal contributions made to my account prior to this withdrawal, or I have completed and/or varied a deduction notice for the personal contributions I intend to claim as a deduction.

☐ I intend to claim a tax deduction for personal contributions made to my account prior to this withdrawal and have not completed a deduction notice, or I need to vary a previous deduction notice.

Note: a deduction notice can be completed or varied by submitting a 'Notice of intent to claim or vary a deduction for personal super contribution (Personal Tax Deduction Notice)' form. A variation of a previous notice can only reduce (not increase) the amount claimed.

10 Statutory declaration

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

I authorise:

- BT Financial Group 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 BT Financial Group.

By signing the end of the form, I understand that:

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

For Category A applicants:

I, the account holder named and described overleaf, do solemnly and sincerely declare that:

1. The information provided by me above is true and correct.
2. I have not had any superannuation benefits released to me on the grounds of severe financial hardship in the last 12 months.
3. The amount I am requesting be released is necessary to meet reasonable and immediate family living expenses.
4. I understand that if withdrawing full account balance, I will cease to be a member of BT Super Invest and any insurance cover held will cease.
5. I agree to the consents in the Privacy Statement and Consent Request Section.

For Category B applicants:

I, the account holder named and described overleaf, do solemnly and sincerely declare that:

1. The information provided by me above is true and correct
2. I am not gainfully employed on a full, or part-time basis, at the time of this application.
3. I understand that if withdrawing full account balance, I will cease to be a member of BT Super Invest and any insurance cover held will cease.
4. I agree to the consents in the Privacy Statement and Consent Request Section.

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Declared at (insert town or city)

Signature (Wet (pen) signature required)

Date (dd/mm/yyyy)

Witness details

Full name (must be a person authorised to witness statutory declarations)

Postal address

Suburb **State** **Postcode**

Phone number

Qualification

Witness signature (Wet (pen) signature required)

Date (dd/mm/yyyy)

You can submit this form by:

email: financialhardship@btfinancialgroup.com
mail: Reply Paid 2469, Adelaide SA 5001

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