

# ANZ Super Advantage Withdrawal Form



12 March 2014

## Customer Services

Phone 13 38 63

Email [customer@onepath.com.au](mailto:customer@onepath.com.au)

Website [anz.com/wealth/super](http://anz.com/wealth/super)

This form is to be used for rollovers and lump sum cash withdrawals by existing members in ANZ Super Advantage.

## INSTRUCTIONS

Please read the 'Important Information' section of this form before you complete this form.

Complete and sign the form and return to:

### ANZ Super Advantage

OnePath Life Limited

GPO Box 4028

Sydney NSW 2001

## 1A. MEMBER DETAILS

Member number	<input type="text"/>
Employer's name (if applicable)	<input type="text"/>
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Dr <input type="checkbox"/> Other <input type="text"/>
Surname	<input type="text"/>
Given name(s)	<input type="text"/>
Date of birth (dd/mm/yy)	<input type="text"/> / <input type="text"/> / <input type="text"/>
Tax file number (TFN)*	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>

\* Please refer to section 7 for further details on the collection of TFN's.

Residential address (this cannot be a PO Box)	<input type="text"/>		
Suburb/Town	<input type="text"/>	State <input type="text"/>	Postcode <input type="text"/>
Country	<input type="text"/>		
Email	<input type="text"/>		
Phone (during business hours)	<input type="text"/>	Mobile	<input type="text"/>
Postal address (if it is different from the residential)	<input type="text"/>		
Suburb/Town	<input type="text"/>	State <input type="text"/>	Postcode <input type="text"/>
Country	<input type="text"/>		

If my withdrawal request requires any further queries, please contact me by:

Phone  Email  Post

If you do not tick any box we will contact you by post.

## Proof of identity

Note: We will only accept original certified copies which must be attached to this form and mailed to us. A certified copy is a document that has been certified as a true copy of the original. We cannot accept a fax copy or photocopy.

I have attached a certified copy of my identification.

For more information on identification requirements and who can certify documents, please refer to page 7 of this form.

## 1B. EMPLOYER DETAILS

(Not applicable to ANZ Super Advantage Personal members) – Employer must complete if employer contributions have been made. Processing of this withdrawal request will be delayed if this section is not complete.

All outstanding contributions must be remitted to OnePath prior to forwarding this form.

Employer's registered name	<input type="text"/>	
Phone (business)	<input type="text"/>	
Employee's name	<input type="text"/>	
Employee's date of commencement of service (dd/mm/yy)	<input type="text"/>	<input type="text"/>
Date of final contribution paid (dd/mm/yy)	<input type="text"/>	<input type="text"/>
Date of termination of service (dd/mm/yy)	<input type="text"/>	<input type="text"/>
Name of authorised signatory	Signature of member	Date (dd/mm/yy)
<input type="text"/>	<input type="text" value="X"/>	<input type="text"/>

## 2. TAX QUESTIONNAIRE

Do you intend to claim a tax deduction on personal contributions made during the financial year?

**Yes** – Generally you must complete the Notice of Intent of Claim a Tax Deduction Form attached to this form.

**No** – Please proceed to section 3.

**Note:** Where a partial withdrawal or rollover is made, a tax deduction for personal contributions may only be allowed on a proportional basis. Generally, this affects personal contributions which are claimed as a tax deduction after a partial withdrawal or rollover has been made. Please see your tax adviser for independent taxation advice taking into account your individual circumstances.

## 3. TYPE OF WITHDRAWAL REQUESTED

Please tick one of the following:

I would like to roll over to another institution – please complete sections 5, 6a and 8.

I would like to request a lump sum cash payment from my super account\* – please complete sections 4, 5, 6b and 8.

\* ANZ Super Advantage members withdrawing a lump sum cash amount may need to provide evidence of identity. Please refer to the 'Know your customer – Identification requirements' on page 7.

## 4. ELIGIBILITY TO WITHDRAW A LUMP SUM CASH PAYMENT

Are you a permanent resident or citizen of Australia or New Zealand or a holder of a subclass 405 or 410 visa?

**Yes** – please continue to complete this section.

**No** – please refer to the 'Important information' page – 'Temporary Australian residents' and complete the remainder of this section if applicable.

I would like to withdraw a lump sum cash payment. I have met one of the conditions of withdrawal, as indicated by me below.



Please tick one of the following:

- Retirement: I am aged 55 years or more and have permanently retired from the workforce.
- Retirement: I am aged 60 years or more and have ceased an arrangement of gainful employment since attaining age 60 years.
- I am aged 65 years or more.
- The amount to be withdrawn is unrestricted non-preserved.

or

Other\* – for the conditions listed below, please refer to the ‘Important information’ page ‘Eligibility to withdraw a lump sum cash payment’.

- Severe financial hardship
- Compassionate grounds
- Former temporary resident
- Permanent incapacity

\* Do not use this form for withdrawals relating to death claims, a terminal medical condition or the *Family Law Act 1975*. Please phone Customer Services on 13 38 63 for claim requirements.

**5. WITHDRAWAL INSTRUCTIONS**

**a. Full withdrawal only**

- I would like to withdraw my total account balance. I am aware that any fees and any taxes will be deducted before payment is made. Please proceed to section 6 – ‘Payment instructions’.

**b. Partial withdrawal only**

- I would like to make a partial withdrawal of: \$ . Please indicate below whether this amount is to be net or gross. Your withdrawal will be made proportionally according to your asset allocation.

Note: If you withdraw part of your account balance, a minimum of \$5,000 must be retained in your account.

Please tick one of the following:

- Net: I would like my withdrawal to be net of fees and taxes. This means that the amount I have nominated is the exact amount that I will receive after any fees and taxes are deducted.
- Gross: I would like my withdrawal to be gross of fees and taxes. This means that the amount I have nominated is before any fees and taxes are deducted.

**Investment funds to be withdrawn (partial withdrawals only)**

<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

If no nomination is made, withdrawals will be made from your investments in the same proportion as your future contributions.

## 6. PAYMENT INSTRUCTIONS

### a. Rollover

Name of receiving rollover institution

Australian Business Number (ABN)  -  -  -

Unique Superannuation Identifier (USI)

Account/Reference number

Address of receiving rollover institution

Suburb/Town  State  Postcode

Contact number of receiving rollover institution

Note: If you are rolling over to a Self Managed Super Fund (SMSF), and you wish your payment to be made via direct credit to a SMSF bank account, please provide a copy of your SMSF bank statement or Welcome Letter. If this is not provided we will send your cheque directly to the registered SMSF address.

### b. Lump sum payment

Payments cannot be made to third-party bank accounts (you can only nominate an account which is held in your name, either solely or jointly). It may take up to five days for funds to clear, depending on your financial institution.

Name of financial institution

Branch

Account holder name(s)

BSB number  -  Account number

If you are requesting an international funds transfer, please complete the International Funds Transfer Global Payment on page 10. Please note that we cannot send cheques overseas.

## 7. TAX FILE NUMBER (TFN) NOTIFICATION

Please provide your TFN on page 1.

### Information you should know about providing your tax file number

Your employer may already have provided your TFN to ANZ Super Advantage. If not, we are required to tell you the following details before you provide your TFN. Your TFN is confidential and you should know the following before you decide to provide it to us:

- the Trustee is authorised to collect your TFN under the *Superannuation Industry (Supervision) Act 1993*.
- we may quote your TFN to the Australian Taxation Office (ATO) when reporting details of contributions for the purpose of lost member reporting, monitoring contributions caps and administration of the government co-contribution and low income superannuation contribution.
- if you do provide your TFN to us, we may provide it to the Trustee of another superannuation fund or a Retirement Savings Account (RSA) provider where the Trustee or RSA provider is to receive your transferred benefits in the future.
- we will not pass your TFN to any other fund if you tell us in writing that you do not want us to pass it on.
- your TFN will be treated as confidential.

You are not required to provide your TFN. Declining to quote your TFN is not an offence. However, if your TFN is not provided either now or later:

- we may not be able to accept certain personal member contributions.
- you may pay more tax on your benefits than you have to (you may get this back at the end of the financial year in your income tax assessment).
- it may be difficult to locate or amalgamate your superannuation benefits in the future.
- concessional contributions (including compulsory employer contributions) will be taxed at 31.5% (in addition to the 15% contributions tax rate).

The purposes for which we can use your TFN and the consequences of not providing it to us may change in the future as a result of changes to the law.

**8. DECLARATION AND SIGNATURE**

Your withdrawal request will be processed as quickly as possible. It cannot be processed until your employer tells us that you have ceased employment and forwards any outstanding contributions. Your final account balance cannot be calculated until the day payment is actually made. The amount that will be paid to you depends on the current value of your account, your employer forwarding outstanding amounts, investment earnings or losses and any taxes and fees that may apply to your account.

The balance of your account will remain invested in the investment fund(s) you chose or in the default investment fund that applies to your fund until your account is paid to you or you ask us to change the investment fund.

If you have any concerns you should discuss these with your financial adviser.

By completing this form:

- I consent to the collection, use, storage and disclosure of my personal information (including health information) as described in ANZ's Privacy Policy which is available at [anz.com/privacy](http://anz.com/privacy), or by calling Customer Services. If I have provided information about another person in this application (for example a beneficiary or life insured), I declare that I have the consent of that person to do so. I understand that OnePath Custodians requires me to inform the person concerned that I have done so and direct them to the Privacy Policy which is located at [anz.com/privacy](http://anz.com/privacy)
- I consent to OnePath Custodians using and sharing my Tax File Number to the ANZ Group to provide services (including account consolidation) and products to me.
- I accept that OnePath may send me information about its products or services from time to time. I understand that I may notify OnePath of my decision not to receive further information by contacting OnePath directly.
- I accept that where my employer (or former employer) has appointed a financial adviser for this plan, my personal information will be provided to the financial adviser in order to undertake the management and administration of the plan.
- I authorise my financial adviser (where I have nominated a financial adviser) to receive and access my personal information for the purposes of managing my investment. Where there is a change to this authority or relating to my adviser, I will notify OnePath of the change.
- I declare that I am not bankrupt or insolvent under administration and that the information provided by me in this form is true and correct. I request the Trustee, OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673) (OnePath Custodians) and OnePath Life Limited (ABN 33 009 657 176) (OnePath Life) to act upon and give effect to the directions given by me in this notice.
- I acknowledge that should I, or my estate, receive a payment from OnePath Custodians in full satisfaction of my benefits under the policy and/or the Fund, OnePath Custodians will have fully discharged their obligations under the Trust Deed governing the Fund and the policy, and that any payment made to or in respect of me shall be net of any lump sum tax paid, as required by law, to the Australian Taxation Office.
- If I provide my TFN, I have read and acknowledged the TFN information in section 7.
- I acknowledge that during abnormal or extreme markets some normally liquid assets may become illiquid, restricting OnePath's ability to sell them at short notice and to make withdrawal payments without delays or loss in value.
- I declare that I am aware I may ask my superannuation provider for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits, and do not require any further information.

Name of member

Signature of member

Date (dd/mm/yy)

12 March 2014

#### ELIGIBILITY TO WITHDRAW A LUMP SUM CASH PAYMENT

If you are requesting a withdrawal for any of the reasons listed in this section, please note the requirements before proceeding with your request.

- **Financial hardship:** In addition to this form, you are required to complete and attach an 'Application for Early Release of Benefits due to Severe Financial Hardship' form, which is available from Customer Services.
- **Compassionate grounds:** You must apply for specified compassionate grounds with Department of Human Services (DHS). Please phone DHS on 1300 131 060 for application requirements. If your application is approved, please include the original or certified copy of the DHS letter with this withdrawal form.
- **Departed temporary resident:** You must apply for a Departing Australia Superannuation Payment (DASP) from the Australian Taxation Office (ATO). Please phone Customer Services or visit the ATO website at [www.ato.gov.au/super](http://www.ato.gov.au/super) or phone the ATO Superannuation Infoline on 131 020 for more information. Please note that we cannot send cheques overseas.
- **Permanent incapacity:** You are required to complete an 'Application for Early Release of Superannuation Benefits on Grounds of Permanent Incapacity' form available from Customer Services.
- **Death:** Please phone Customer Services on 13 38 63 for claim requirements.
- **Family Law Act 1975:** Please phone Customer Services on 13 38 63 for claim requirements.
- **Terminal medical condition:** Please phone Customer Services on 13 38 63 for claim requirements.
- **Termination of employment:** You have ceased employment with your ANZ Super Advantage employer super plan and your preserved benefit is less than \$200.

#### ANZ SUPER ADVANTAGE MEMBERS

##### a. Temporary Australian residents

If you are **not** a permanent resident or citizen of Australia or New Zealand or a holder of a subclass 405 or 410 visa, please note that:

- from 1 April 2009, an individual who has, at any stage, been a temporary resident and is not a permanent resident of Australia or is not a citizen of Australia or New Zealand and is not a holder of a sub class 405 or 410 visa, is only able to withdraw their preserved superannuation benefits under limited conditions of release, including: death, terminal medical condition, permanent incapacity, temporary incapacity, unclaimed money payment, and departed temporary resident. Exceptions apply to individuals who have satisfied a condition of release prior to 1 April 2009. Please speak to your financial adviser for more information.

##### b. Contribution splitting

If you have requested a full withdrawal and are also applying for a contribution split, a Contribution Splitting form needs to be completed and attached to this withdrawal form.

##### c. Identification requirements

If you are requesting a lump sum cash withdrawal and commenced your ANZ Super Advantage account on or after 12 December 2007, you are required to provide evidence of identity to us. Please refer to the 'Know your customer – identification requirements' section of this form for further information.

##### d. Self Managed Super Fund (SMSF) important information

When transferring to a SMSF, OnePath must verify your SMSF as complying and that you are a member of the fund. This is done through the ATO's Super Fund Lookup ([www.superfundlookup.gov.au](http://www.superfundlookup.gov.au)). If it is found that your information is incomplete you will be advised in writing to contact the ATO. Please note as directed by the ATO, we can only send cheques to the address registered for your SMSF on Super Fund Lookup.

12 March 2014

The *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* requires us to identify you and verify your identity before we make a payment of your super.

The information outlined below relates to individuals and sole traders only.

### INDIVIDUALS/SOLE TRADERS

You can do one of two things to provide evidence of client identity verification to us:

**ANZ Financial Planners only** – complete the ANZ Financial Planning Identification Form which verifies you have collected sufficient identification from your client. Please note, you are not required to send in originals or copies of identification if you use this form. or

**Individuals not using the services of an ANZ Financial Planner** – send in original certified copies\* (not original documents) of the following:

- one or more primary photographic identification documents, **or**
- one primary non-photographic identification document **and** one secondary identification document.

**Please note:** We cannot accept certified copies by fax or email.

#### Primary photographic identification document

One of

- Current Australian driver's licence
- Australian passport (current or expired less than 2 years ago)
- Proof of Age document issued by a State or Territory
- Foreign government issued passport or similar travel document containing the person's signature\*.

or

Or, if none of these documents can be provided, or both:

- Current foreign driver's licence that contains the person's date of birth\* and
- Foreign government issued identity card containing the person's signature\*.

#### Primary non-photographic identification document

- Australian Birth Certificate or Birth Extract
- Australian Citizenship Certificate
- Foreign government issued birth certificate\*

- Centrelink Pension Card
- Foreign government issued certificate of citizenship\*.

and

#### Secondary identification document

- Commonwealth, State or Territory issued document dated within the last 12 months that records the provision of financial benefits to the person and which contains the person's name and residential address.
- Australian Taxation Office issued document dated within the last 12 months that records an amount payable or owed to the person and which contains the person's name and residential address.
- Local Government body or utilities provider issued document dated within the last three months that records the provision of services to that address or that person and which contains the person's name and residential address.
- If the person is under the age of 18, a notice dated within the last three months from a school principal containing the person's name and residential address and the period of attendance at that school.

\* Documents not in English must be accompanied by an English translation prepared by an accredited translator.

**A certified copy is a document that has been certified as a true copy of the original. Examples of who can certify documents are:**

- a person enrolled on the roll of a Supreme Court or the High Court as a legal practitioner
- a judge, registrar or deputy registrar of a court
- a magistrate
- a chief executive officer of a Commonwealth court
- a Justice of the Peace
- a notary public
- a police officer
- an agent of Australia Post in charge of supplying postal services to the public
- a permanent employee of Australia Post with two years' continuous service employed in supplying postal services to the public
- an Australian consular or diplomatic officer
- a bank or building society officer with two or more years of continuous service
- a finance company officer with two years' continuous service
- an officer or authorised representative of an AFSL holder with two years' continuous service
- a member of the Institute of Chartered Accountants in Australia, CPA Australia or National Institute of Accountants.

**Note:** The person who is authorised to certify documents must make sure all pages have been certified as true copies by writing or stamping 'certified true copy' followed by their signature, printed name, contact details, qualification (e.g. Justice of the Peace, Australia Post employee, etc.) and date. The person certifying a document must be either an Australian citizen or a permanent resident of Australia.



12 March 2014

### Customer Services

Phone 13 38 63

Email [customer@onepath.com.au](mailto:customer@onepath.com.au)

Website [anz.com/wealth/super](http://anz.com/wealth/super)

### 1. MEMBER ACCOUNT NUMBER

Member number

### 2. MEMBER DETAILS

Surname

Given name(s)

Date of birth (dd/mm/yy)

Postal address

(if different from above)

State

Postcode

Phone Home

Business

Mobile

Fax

Tax file number (TFN)\*

**Note:** You don't have to provide your TFN to us. However, if we do not have your TFN, we may not be able to accept your contributions. Providing your TFN will also assist us in correctly identifying you.

### 3. CONTRIBUTION DETAILS

You must complete and return this notice to OnePath if you intend to claim a taxation deduction for part or all of your personal superannuation contributions.

Financial year ended 30 June 20

My personal contributions to this Fund covered by this notice and that I will be claiming as a tax deduction \$

Is this notice varying an earlier notice  Yes  No

**Please note:** A tax deduction for personal superannuation contributions may only be claimed by people in certain circumstances. Please refer to your tax adviser to determine if you are eligible to claim a personal tax deduction. If you intend to split the contributions on which you will be claiming a deduction, it is essential that you submit this Notice of intent to claim a tax deduction for super contributions and receive an acknowledgement from the Trustee of the Fund, before providing a Superannuation Contributions Splitting Application Form.

### 4. DECLARATIONS

In signing one of the declarations on this form, you should be aware that the law has changed to expand the administrative penalty provisions to include penalties for making false or misleading statements that do not result in a shortfall amount.

This may include making false or misleading statements to an entity other than the ATO if the statement is required or allowed to be made under tax law, for example, a notice of intent to deduct super contributions given to a super fund.

For more information about these penalties, refer to Superannuation and false or misleading statements which do not result in a shortfall amount at <http://www.ato.gov.au/content/00270103.htm>





### 4A. Declaration

#### Intention to claim a tax deduction

Use this declaration if you have not previously lodged a notice with the Fund for these contributions.

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

- the day that I lodged my income tax return for the year stated in section 3, and
- the end of the income year after the year stated in section 3.

At the time of completing this notice:

- I intend to claim the personal contributions in section 3 above as a tax deduction.
- I am a member of OnePath MasterFund.
- The OnePath MasterFund still holds these contributions.
- The trustee of the Fund has not begun to pay a superannuation income stream based in whole or part on these contributions.
- I have not included these contributions in an earlier notice .

The information given on this form is correct and complete.

Name of member

Signature of member

Date (dd/mm/yy)

If you do not wish to claim a Tax Deduction, you do not have to complete part 4A.

or

### 4B. Declaration

#### Variation of previous deduction notice

Use this declaration if you have already lodged a notice with the Fund for these contributions and you wish to **reduce** the amount stated in that notice.

I confirm that:

- I intend to claim the personal contributions in section 3 above as a tax deduction.
- I am a member of OnePath Masterfund.
- OnePath Masterfund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions.
- I wish to vary my previous notice for these contributions by reducing the amount I advised in my previous notice.

I intend to claim the personal contributions in section 3 above as a tax deduction.

I wish to vary my previous notice for these contributions by reducing the amount I advised in my previous notice.

I confirm that either:

- I have lodged my income tax return for the year in which the contribution was made, prior to the end of the following income year and this variation notice is being lodged before the end of the day on which the return was lodged, or
- I have not yet lodged my income tax return for the relevant financial year and this variation notice is being lodged on or before the 30 June in the financial year following the year the contribution was made, or
- the Australian Tax Office has disallowed my claim for a deduction for the relevant year and this notice reduces the amount stated in my previous notice by.

The information given on this form is correct and complete.

Name of member

Signature of member

Date (dd/mm/yy)

If you do not wish to vary a Tax Deduction, you do not have to complete part 4B.



This section is only to be completed if you are arranging an international funds transfer and must be attached to the withdrawal form.

Date (dd/mm/yyyy)	<input type="text" value=" / /"/>
Member name	<input type="text"/>
Member address (if different from above)	<input type="text"/>
	<input type="text"/> State <input type="text"/> Postcode <input type="text"/>
Currency	<input type="text"/>
Member bank name	<input type="text"/>
	Swift code: <input type="text"/> <small>(Note: Must be provided)</small>
Member bank address	<input type="text"/>
	<input type="text"/>
	<input type="text"/> Country: <input type="text"/>
Member account number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Sort code (Mandatory for UK)	<input type="text"/>
Member IBAN number (Mandatory for European countries)	<input type="text"/>
Routing number (Mandatory for USA and Canada)	<input type="text"/>
Reference/Invoice number for Member	<input type="text"/>
	Total amount <input type="text"/>
Message for Member	<input type="text"/>
	<input type="text"/>
Requisition by	<input type="text"/>
Team	<input type="text"/>
Extension number	<input type="text"/>

<b>OFFICE USE ONLY</b>	
Rate	<input type="text"/>
Bid number	<input type="text"/>
AUD \$	<input type="text"/>
Payment ID number	<input type="text"/>