

# Bendigo SmartStart Withdrawal Form

This form can be used for the following products:

- Bendigo SmartStart Super®
- Bendigo SmartStart Pension®

This form should be used to make a lump sum (cash) withdrawal **OR** to transfer/rollover superannuation benefits.

Please complete this form in **black** or **blue** ink using **CAPITAL LETTERS** and where provided, mark answer boxes with an **X**.

\*Indicates a **mandatory field**. If you do not complete all of the mandatory fields, there may be a delay in processing your request.

## Step 1 Member personal details

Member number (if known)

Title  \*Surname

\*Given name(s)

\*Date of birth  /  /  \*Sex Male  Female

### Current residential address (no PO box)

\*Address

\*Town/Suburb  \*State  \*Postcode

\*Country (if outside of Australia)

### Postal address (if different to above)

\*Address

\*Town/Suburb  \*State  \*Postcode

\*Country (if outside of Australia)

\*Contact phone number  Mobile phone

Tax File Number (TFN)   
(if not already supplied)

Under the Superannuation Industry (Supervision) Act 1993, Sandhurst Trustees Limited (Sandhurst) is authorised to collect your TFN, and use it in accordance with our privacy policy. Your TFN may be disclosed to another superannuation fund when your benefits are transferred, unless your request us otherwise in writing. You are not obliged to provide your TFN and it is not an offence not to quote it. However, if you do not provide your TFN, tax penalties may apply.

If you are a Bendigo SmartStart Super member requesting to transfer some or all of your superannuation benefits to another superannuation fund and have chosen not to provide your TFN, you will need to provide us with certified proof of identity documentation before we can process your request (Refer to Step 9).

## Step 2 Residency status

Are you an Australian citizen, permanent resident, New Zealand citizen or holder of a 405 or 410 retirement visa?

Yes  Go to Step 3.

**Please note:** If you are in Australia on a temporary resident visa, you cannot use this form to make a lump sum cash withdrawal. Please complete the *ATO Departing Australia Superannuation Payment* form which is available from [www.sandhursttrustees.com.au/super-forms](http://www.sandhursttrustees.com.au/super-forms).

### Step 3 Withdrawal instructions

If making a lump sum withdrawal, tax may be deducted from your payment if you are under age 60.

Please choose one of the following options:

- 1. Full withdrawal type**
  - Transfer/rollover. Complete Step 5.
  - Cash. Complete Steps 4 and 6.
  - Transfer/rollover my preserved benefits and pay my non-preserved benefits as cash. Complete Steps 4, 5 and 6.

**2. Partial withdrawal type**  
**Bendigo SmartStart Pension members:** the minimum withdrawal amount is \$1,000. If your account balance is below \$1,000, you must withdraw the total account balance.

Transfer/rollover    \$  Complete Step 5.

Cash                    \$  net  or gross .

For cash withdrawals, please complete Steps 4 and 6. Unless indicated the amount shown will be net of tax.

**If the withdrawal amount requested is less than 70% of your total account balance, your request will be processed even if your Cash Account has insufficient funds available (unless you request otherwise by ticking the box below). As a result, your Cash Account may temporarily go into negative and interest will be charged at the daily rate applicable to the Cash Account until your balance is restored.**

I wish to wait for sufficient funds to be available in my Cash Account before my withdrawal request is processed and understand this may take a period of time.

**Bendigo SmartStart Pension members:** All benefits paid in addition to your regular pension payments will be treated as a lump sum withdrawal, unless you specify below that it should be treated as a pension payment.

Please treat this benefit as an additional pension payment, not as a lump sum payment.

### Step 4 Conditions of release (for cash withdrawals)

You may access your benefits if you meet one of the criteria detailed below. Please mark the answer box applicable to your particular circumstance with an **X**.

- I have reached my preservation age and have permanently retired. (Please refer to the Preservation Age table on page 5 of this form for more information).
- I have ceased an employment arrangement on or after the age of 60.
- I am aged 65 or more.
- I have terminated employment with an employer who has contributed to Bendigo SmartStart Super on my behalf whilst I was employed, and have attached a letter from my previous employer confirming the date I ceased employment (applies to restricted benefits only).
- I have unrestricted non-preserved benefits.
- Compassionate grounds as approved by the Australian Taxation Office (ATO) and I have attached the ATO approval#

You may be eligible to apply for an early release of your superannuation benefits if you are diagnosed as being terminally ill, suffering from permanent incapacity or currently in severe financial hardship. Please contact our Client Services Team on 1800 033 426 for more information.

#We can also accept an emailed copy of the ATO approval letter.

### Step 5 Rollover fund details

\*Indicates mandatory field. If you do not complete all of the mandatory fields, there may be a delay in processing your request.

\*Fund name

\*Fund ABN  \*USI

\*Fund address

\*Town/Suburb  \*State  \*Postcode

\*Fund phone number

\*Member/account number

### Step 6 Financial institution details (for cash withdrawals)

If the below details are not provided or are unclear, a cheque will be made payable to you and mailed to your address. Funds cannot be paid to third parties.

\*Name of financial institution

\*Address of financial institution

\*Account name

\*Branch BSB number  -  \*Account number

### Step 7 Claiming a tax deduction for personal contributions

If you intend to claim a tax deduction for any personal contributions you have made to Bendigo SmartStart Super during the current financial year, you must attach to this form a completed Section 290-170 Tax Deduction Notice, which is available from [www.sandhursttrustees.com.au/superforms](http://www.sandhursttrustees.com.au/superforms).

### Step 8 Additional withdrawal payment instructions

We will sell down your assets in accordance with your Investment Strategy unless you provide special payment instructions below.

Investment option name	Dollar amount (\$)	OR Percentage Allocation
<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"/> %
<input type="text"/>	<input type="text"/>	<b>must equal 100%</b> %

### Step 9 Proof of identity (not required for Bendigo SmartStart Pension members)

You need to provide documentation with this withdrawal request to prove you are the person to whom the super benefits belong. Please complete option 1 to have your identity verified electronically OR provide original certified copies of your identification as per option 2.

**Please choose one of the following options to help us verify that you are the person to whom the super benefits belong.**

**Option 1 - Electronic verification** - Please provide details for any TWO of the following forms of identification:

**Driver's Licence** - Please enter details as they appear on your driver's licence.

First Name:

Middle Name:

Last Name:

Licence Number:  State of Issue:

Address:

Suburb:  State:  Postcode:

Expiry Date:  /  /



### Preservation Age

Date of birth	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
After 30 June 1964	60

### Proof of identity requirements

Proof of identity documentation is not required if:

- you are a Bendigo SmartStart Pension member

#### OR

- you are transferring or rolling over your superannuation benefits to another superannuation fund and have provided your TFN in Step 1

Please refer to the following table to find out what documents are acceptable for proof of identity documents.

#### EITHER

One of the following documents only:

- driver's licence issued under State or Territory law; or
- passport

#### OR

One of the following documents:

- birth certificate or birth extract
- citizenship certificate issued by the Commonwealth; or
- pension card issued by Centrelink that entitles the person to financial benefits.

#### AND

One of the following documents:

- letter from Centrelink regarding a Government assistance payment; or
- notice issued by Commonwealth, State or local council within the past twelve months that contains your name and residential address.

For example:

- Tax Office Notice of Assessment
- Rates notice from local council.

### Certification of personal documents

All copied pages of ORIGINAL proof of identification documents (including any linking documents) need to be certified as true copies by any individual approved to do so (see below).

The person who is authorised to certify documents must:

- sight the original and the copy and make sure both documents are identical;
- make sure all pages have been certified as true copies by **writing** or **stamping** 'certified true copy' followed by their **signature**, printed **name, qualification** (eg Justice of the Peace, Australia Post employee, etc) and **date**.

A list of people authorised to certify a copy of an original document is available from [sandhursttrustees.com.au/superforms](http://sandhursttrustees.com.au/superforms).