



Benefit payment – cash withdrawal

Please complete this form to make a full or partial cash withdrawal of your super or make a withdrawal based on Total and Permanent Disablement, Terminal Illness or compassionate grounds.

For **rollovers or transfers** to another fund please use the 'Benefit payment - transfer to another fund' form.

Please write in **BLOCK LETTERS** and use a **BLACK** or **BLUE** pen. This request will be invalid if unsigned and undated.

Please return your completed form, certified proof of identification and any other requested documentation to:
REST Industry Super, PO Box 350, Parramatta NSW 2124.

Things to consider before you take money out of your REST account:

- our low fee REST pension offers transition to retirement options to help ease you into your retirement
- REST Pension also offers a retirement income stream
- any insurance cover you have will cease once your REST account is closed

Before making any decision regarding our products, download a copy of the relevant REST Product Disclosure Statement at rest.com.au or contact us.

Section 1: Personal details

Member number

Date of birth (dd/mm/yyyy)

Title

Surname

Given name(s)

Note: A **residential address** is required to validate all withdrawal requests.

Unit number

Street number

Street name

Suburb/Town

State

Postcode

Telephone

Mobile phone number

If you would like your documents sent to a postal address, please tick this box and enter the address below

Unit number

Street number

Street name/PO Box

Suburb/Town

State

Postcode

Your Tax File Number (TFN)

It is not compulsory to provide your TFN. However, if you do not provide your TFN, we may have to deduct a higher tax rate from your account when your benefit payment is made. Refer to the TFN information in Section 10.

Please go to **Section 2**



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Section 2: Claiming a tax deduction for personal contributions

If you've made personal contributions, you should check whether you're eligible to claim a tax deduction. Your Registered Tax Agent will be able to help you determine if you're eligible or you can go to ato.gov.au for more information. Any claim for a tax deduction relating to your withdrawal must be indicated to us on this form.

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

No Please go to **Section 3**

Yes Please read the declaration below and, if you're eligible, provide the amounts requested in the table provided

Declaration

I declare that:

- I'm lodging this notice before both of the following dates:
 - the day that I lodged my income tax return(s) for the year(s) stated in the below table, and
 - the end of the income year after the year(s) stated in the below table.
- I haven't started a pension with any part of these contributions
- my account still holds these contributions
- I haven't included any of the contributions below in a previous valid notice
- the information given is correct and complete.

Contribution	Total member contributions (\$ amount only)	Amount you wish to claim as a tax deduction (\$ amount only)
Current financial year		
Previous financial year		

For partial withdrawals, future restrictions may apply to the amount you can claim as a tax deduction. For more information speak to your Registered Tax Agent or go to ato.gov.au

*Please go to **Section 3***

Section 3: Benefit payment type

If you don't meet one of the following conditions you may not be able to make a cash withdrawal. Your first withdrawal from REST is free. Subsequent withdrawals attract a \$25 withdrawal fee.

A - Retirement

You must meet one of the following criteria to apply (**please tick**):

- You have reached your preservation age and have permanently retired
- You are aged 60 or above and have left your employer
- You are aged 65 or over

Please choose one of the following:

Total amount Partial amount \$

OR

I would like to withdraw the maximum available under the partial withdrawal conditions.

*Please proceed to **Section 4***

B - Unrestricted non-preserved cash payment

You must have unrestricted non-preserved money in your REST account to apply. Unrestricted non-preserved monies are superannuation benefits to which no payment restrictions apply. Check your most recent member statement to see if you have unrestricted non-preserved money.

- Total amount of my unrestricted, non-preserved component
- Partial amount \$



*Please proceed to **Section 4***

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Section 3: Benefit payment type (continued)

C - Compassionate grounds as approved by the Department of Human Services

You must have received approval from the Department of Human Services for a benefit to be paid on compassionate grounds. You must provide your approval letter with this form.

Amount specified in the approval letter \$

Please proceed to Section 4

D - Benefit payment under \$200

I declare that I have ceased employment with a REST employer and I wish to receive my total benefit less tax, which is less than \$200.

Please proceed to Section 4

E - Total and Permanent Disablement/Terminal Illness

I have previously contacted REST to claim my benefit on the grounds of Total and Permanent Disablement or Terminal Illness*

Maximum Amount Available

Partial amount \$

* Payment of a Total and Permanent Disablement or Terminal Illness benefit is not automatic and depends on a successful claim that satisfies conditions required by REST and where applicable the Insurer. If you have not previously contacted REST to make a claim, please contact us on 1300 300 778.

Please proceed to Section 4

Section 4: Banking details Payment instructions (fields with * are required)

Name of Australian financial institution

Branch name

BSB number*

Account number*

Account holder(s) name*

Note: Please check your bank details shown above correspond with your latest bank statement. The bank account listed must be held in your name or jointly held in your name.

Please proceed to Section 5



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Section 5: Declaration

- I declare that I am an Australian citizen, a New Zealand citizen or a permanent resident of Australia or I hold a Subclass 405 (Investor Retirement) or Subclass 410 (Retirement) visa. If you do not meet these residency requirements, please contact us.
- I declare that all the information I have provided on this form is true and correct.
- I have attached certified proof of my identity (please refer to Section 7. Proof of identity for more information), which shows my correct date of birth and name change(s) if required.
- I am withdrawing my super from REST and understand that:
 - any insurance cover that may apply will cease once my REST account is closed
 - if I am a member of REST Super, my insurance will continue provided my account remains open and has enough money to cover my insurance premiums (not applicable to REST Select, REST Corporate or Acumen members).
 - I have the right to ask REST for information on how withdrawing my super will affect my entitlements and have done so or have chosen not to exercise this right
 - REST may not be able to pay my benefit until they have received confirmation of my employment status from my employer or receive a final contribution to my REST account (if applicable)
 - if I haven't indicated an intention to claim a tax deduction in Section 2 I will not be able to claim a tax deduction for the withdrawn contributions in the future. It is my responsibility to contact a financial planner or tax adviser if I am unsure of my eligibility.
- I have read section 9 and I declare that:
 - I am a domestic politically exposed person (if you have ticked this box, please fill in section 9: Domestic politically exposed person characteristics in this form).

Refer to section 9 for further information regarding domestic politically exposed persons.

Signature of applicant



Date (dd/mm/yyyy)

Section 6: Checklist

It is important to make sure that all information and relevant requirements have been completed.

Once we've received your application form and certified documents, it will generally take around five business days to process a cash payment.

This doesn't include any delays due to postage, or if we don't receive the information we need to finalise your application.

- A certified photocopy of your proof of identification, such as a driver's licence or current passport.
- Please refer to Section 7. Proof of identity and how to certify your ID.
- Have you completed all relevant sections of the form?
- If you have changed your name, you will need to provide us supporting documentation if this has not been previously provided.
- Have you signed and dated the declaration?
- Are/were you self-employed and made personal contributions during the financial year? Have you completed Section 2? If you are unsure that you are eligible to claim a tax deduction, please contact a financial planner or tax adviser.



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Section 7: Proof of identity

How to certify your proof of ID

You need to provide certified copies of documentation to prove you are the person to whom the superannuation entitlements belong.

Documentation

The following documents[^] are acceptable as proof of your identity(ID):

EITHER

One of the following documents only:

- Current driver's licence or passport that contains your photograph and signature
- Current card issued by a State or Territory for the purpose of proving your age that contains your photograph and signature

OR

- Birth Certificate or extract, Citizenship Certificate issued by the Commonwealth or current Pension card issued by the Department of Human Services AND
- Notice issued by the Commonwealth, State or Territory that shows you are receiving a financial benefit, such as a Centrelink payment notice, or a notice issued by the Australian Taxation Office (ATO) that shows a debt to or refund from the Commonwealth, such as a Tax Assessment Notice (<1 year old) with your name and residential address OR
- Notice issued by a local Government body or utilities provider within the last three months for the provision of services, such as a council rates notice or electricity bill OR
- If you're under 18, a notice issued by a school principal within the last three months which shows the period of time you've attended at the school.

[^] Documents that are not written in English must be accompanied by an English translation prepared by an accredited translator. An accredited translator is any person who is currently accredited by the National Accreditation Authority for Translators and Interpreters Ltd (NAATI) at the level of Professional Translator or above.

Certifying your identity

Certifying your identity takes just three easy steps:

1. Take a photocopy of the original ID document that identifies you (e.g. your driver's licence)
2. Take both your original ID document and the photocopy to an authorised person who can certify (e.g. your local post office or police station, see 'Who can certify' for a full list)
3. Get the authorised person to stamp or write 'I certify this to be a true copy of the document shown and reported to me as the original', followed by their signature, full name, qualification, registration number (if applicable) and the date.

The example to the right shows how a certified copy of your proof of identity should look.



Who can certify your identity?

- a Justice of the Peace
- a pharmacist, medical practitioner, nurse, dentist, optometrist, chiropractor, physiotherapist, psychologist or veterinary surgeon
- a teacher employed on a full-time basis at a school or tertiary education institution
- a police officer
- a notary public
- a permanent employee of Australia Post with two or more years of continuous service who is employed in an office supplying postal services to the public
- an agent of the Australia Postal Corporation who is in charge of an office supplying postal services to the public
- a bank, building society, credit union or finance company officer with two or more years of continuous service
- an officer with, or authorised representative of, a holder of an AFSL with two or more years of continuous service with one or more licensees
- a permanent employee of the Commonwealth or a Commonwealth authority, a State/Territory or a State/Territory authority or a local government authority, with two or more years of continuous service
- a Member of the Parliament of the Commonwealth, the Parliament of a State/Territory or local government authority of a State/Territory
- an Australian consular or diplomatic officer (within the meaning of the Consular Fees Act 1955)
- a member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants
- a registrar or deputy registrar of a court
- a person enrolled as a legal practitioner on the roll of the Supreme Court of a State/Territory or the High Court of Australia
- a judge or magistrate of a court
- a Chief Executive Officer of a Commonwealth Court.



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Section 8: Proof of identity – change of name

If you have changed your name or are signing on behalf of another person, you will need to provide a certified linking document that proves a relationship exists between two (or more) names.

The following table contains information about suitable linking documents:

Purpose	Suitable linking documents
Change of name	Marriage certificate, deed poll or change of name certificate from Births, Deaths and Marriages Registration Office
Signed on behalf of the applicant	Guardianship papers or Power of Attorney.

Section 9: Domestic politically exposed persons

Domestic politically exposed persons (PEP) are people who occupy a prominent public position or function in a government body or department of a State, Territory or the Commonwealth. It also includes their immediate family members and close associates.

The law requires the Trustee to take steps to determine whether any member of REST is a domestic politically exposed person. This is because the Trustee has some additional obligations when dealing with politically exposed persons.

Please complete the questionnaire below. The following examples are not an exhaustive list and if you have any questions, please contact us.

Do any of the following characteristics apply to you?

- Do you hold a prominent public position or function in government or an organisation such as: the Head of State or government, a government minister, a senior politician, a senior government official, the Governor of the Reserve Bank of Australia, a cabinet member, a senior foreign representative, an ambassador or high commissioner, a diplomat, or a high ranking member of the Australian military such as: General, Admiral or Marshall, or the Board Chair, chief executive or chief financial officer or any other position that has comparable influence in any State enterprise?
- Are you a Judge of a Federal, High or Supreme Court of a State or Territory of Australia?
- Are you a close family member of a PEP being a person who is a spouse, partner, child, sibling, parent or a family member spouse eg sister-in-law or parent-in-law etc?
- Are you a close enterprise or business associate of a PEP being a person who has sole or joint beneficial ownership, control or influence over a legal entity. Close associate also includes a person who has an Acting Authority or is an Authorised Representative for the PEP.

Specific public position, role or rank is:

Country and State, Territory or Region and City/town:

Section 10: Tax File Number (TFN) information

Under the Superannuation Industry (Supervision) Act 1993, your superannuation fund is authorised to collect, use and disclose your tax file number.

The trustee of your superannuation fund may disclose your tax file number to another superannuation provider, when your benefits are being transferred, unless you request the trustee of your superannuation fund in writing that your tax file number not be disclosed to any other superannuation provider.

Declining to quote your tax file number to the trustee of your superannuation fund is not an offence. However giving your tax file number to your superannuation fund will have the following advantages:

- your superannuation fund will be able to accept all permitted types of contributions to your account/s;
- other than the tax that may ordinarily apply, you will not pay more tax than you need to - this affects both contributions to your superannuation and benefit payments when you start drawing down your superannuation benefits; and
- it will make it much easier to find different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

We're here to help.

Our team at REST is here to help. You can click to chat with our Live Chat team via rest.com.au weekdays 8am - 10pm and Saturday 9am - 6pm (AEST), or ask our Virtual Agent Roger your questions and he'll do his best to point you in the right direction. If you'd like to speak with us, you can call us on 1300 300 778, 8am - 10pm (AEST) weekdays.

You can also contact the ATO Superannuation helpline on 13 10 20.



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