

Applying for Early Superannuation Release

How to apply depends on why you need the money. Apply to us if you have compassionate grounds. Apply straight to your super fund for any other reason.

Before you start

You should check:

- if you're eligible for compassionate grounds
- with your super fund that they can release your super for compassionate grounds if we approve it

If you're in an exempt public sector superannuation scheme we can't approve early release of super.

Set up a Centrelink online account so you can apply. You don't need to do this if you already have one. Check your details are correct and update your address and contact details if they have changed.

If you haven't used Centrelink before or you've changed your name, confirm your identity with us. You don't need to do this if you've had a recent payment or concession card from us.

Get the documents you need

You must give us:

- identity documents unless you have already done this
- quotes and unpaid invoices for the amounts you need
- documents to prove you need the money - these are different for each compassionate ground:
 - mortgage
 - disability
 - medical
 - palliative care
 - funeral

Quotes and unpaid invoices

The quotes and unpaid invoices must:

- be on the biller's letterhead
- give the date
- be no older than:
 - 6 months for quotes
 - 30 days for invoices
- Mortgage proof
- You need to give us a written statement from the lender. This must:
 - be on the lender's letterhead
 - be no more than 30 days old
 - give the date
 - say:
 - there's an overdue amount
 - the lender will sell your home if you don't pay it
 - the address of the home
 - the total amount for 3 months of loan repayments
 - the total amount for the next 12 months of loan interest
 - the lender's name
 - the bank account number of the loan

What may be different

- You have more than 1 mortgage on the home
 - You need to give us a separate lender statement for each.
- You and someone else both want early super for the same mortgage
 - The lender's written statement must say you're all legally responsible.

Medical proof

You need to give us 2 Early Release of Superannuation on Compassionate Grounds Report by registered medical practitioner forms:

- 1 must be from a registered medical practitioner
- the other must be from a medical specialist in the condition (Dr Bowden will provide a letter instead)

These reports must:

- give the date
- be less than 6 months old
- clearly show their medical qualifications
- have their signature
- say:
 - you or your dependant have a life threatening illness or injury, acute or chronic pain, or acute or chronic mental illness
 - you can't get the treatment through the public health system - not required if you're applying only for travel to medical treatment
 - you need it - you don't just want it
 - it's for an existing medical condition, not to prevent one

Fill in your form

- Start your claim online
- If you already have a myGov account
 - Sign in to myGov to link to your Centrelink online account and do your Centrelink business.
- If you have a Centrelink online account
 - To do your business online, you need a myGov account and a Centrelink online account.
 - If you don't have a myGov account, create one today. Once you have created your account, you can link it to your Centrelink online account. Watch the video and read more on how to link your online account to myGov.
- If you don't have a Centrelink online account
 - If you've been a Centrelink customer before
 - You'll have a Customer Reference Number. Use this to register for an online account.
 - This is anyone who's had a payment or concession from us before, no matter how long ago.
- If you haven't been a Centrelink customer before
 - Visit a service centre and tell us you want to register for an online account. You'll need to bring photo ID with you.
 - This is anyone who's never had a payment or concession from us before.
 - If you don't have a Customer Reference Number, visit a service centre and ask for one. You'll need to show identity documents to prove who you are.
 - If you live outside Australia, you may not be able to set up an online account.
- How to get to the online form
 - sign into myGov
 - select your Centrelink online account
 - access the main menu and choose Personal Details
 - select Apply for Early Release of Superannuation

Submit your application and documents

- Submit your application online.
- You can also submit most documents online. Submit your documents within 14 days so that your application is not cancelled. If you can't submit your documents online you can post these or take them to a service centre.
- Wait for the result
- We'll send you a letter saying if we approve the early release or why we haven't. Depending on how you've chosen to get letters, we'll post it or send the letter to your myGov Inbox.
- This can take up to 28 days after you apply.

Submitting documents using your Centrelink online account - Online help

Instructions on how to submit documents using your Centrelink online account.

in this guide

- [Step 1: sign in](#)
- [Step 2: tell us the type of document you're uploading](#)
- [Step 3: choose your files](#)
- [Step 4: review and submit documents](#)
- [Step 5: view history](#)
- [Step 6: sign out](#)

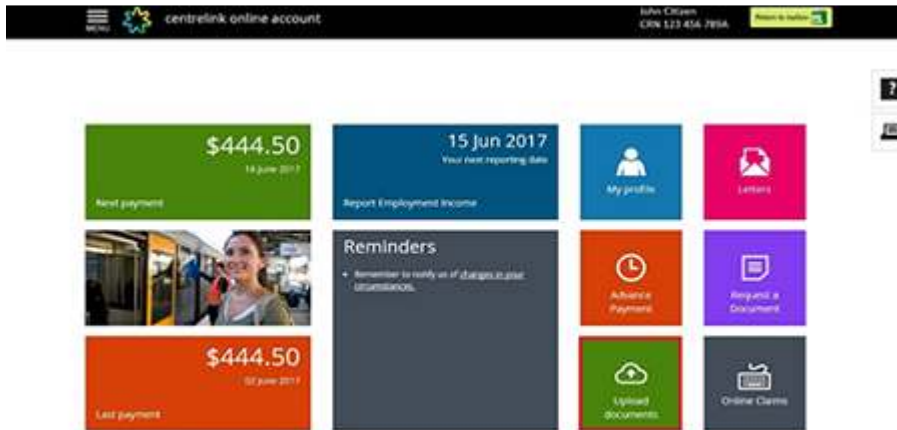
Providing documents to us online is safe, secure and convenient.

You can submit most documents using your online account. Read about what kind of [documents you can submit online](#).

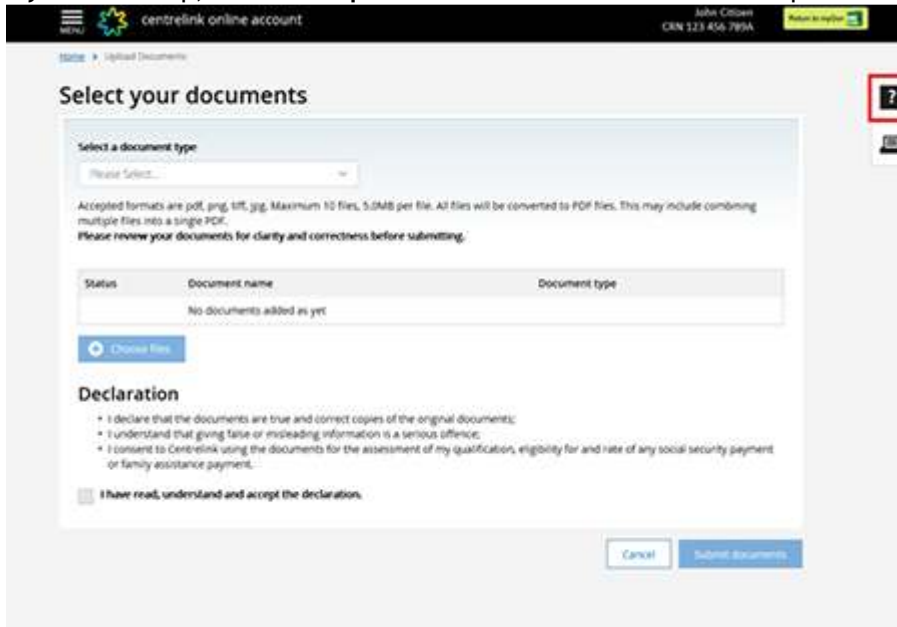
In some cases you can submit original identity documents online. Read more about how you can [confirm your identity](#).

Step 1: sign in

Sign into [myGov](#) and select your **Centrelink online account** to access the menu and your homepage. Select **Upload documents**.



If you need help, select the **question mark icon** to access the help menu.



Step 2: tell us the type of document you're uploading

Select a document type from the drop down menu.

If you need to upload a Centrelink form, select **Centrelink Form Code**. Enter the **Centrelink Form Code** on the bottom left corner of your form, then select **Choose files**.

For other document types, choose the appropriate type from the drop down menu and select **Choose files**.

Step 3: choose your files

File must be pdf, png, tiff, or jpg format and be under 5MB in size.

Locate the file you want to upload from your computer, then select **Open**.

To upload more pages of the same document type, select **Yes**. You can attach a maximum of 10 files.

Multiple files

Do you have any more files that relate to the previous file (i.e. more pages of the same document)?

If you have no more documents, or you want to upload a completely separate document, select **No**.

Multiple files

Do you have any more files that relate to the previous file (i.e. more pages of the same document)?

To remove the uploaded document, select **Cancel**.

Multiple files

Do you have any more files that relate to the previous file (i.e. more pages of the same document)?



If you've finished uploading one document type, but have more files in another document type, repeat [step 2](#) and [step 3](#).

Step 4: review and submit documents

The next screen will display your uploaded documents. Review your documents to make sure they are correct. If some documents are missing, you will need to repeat [step 2](#) and [step 3](#) to upload these again. Read and make sure you understand the declaration. **Accept the declaration**, then select **Submit documents**.

Select your documents

Select a document type
Please Select...

Accepted formats are pdf, png, tiff, jpg. Maximum 10 files, 5.0MB per file. All files will be converted to PDF files. This may include combining multiple files into a single PDF.
Please review your documents for clarity and correctness before submitting.

Status	Document name	Document type	Action
<input checked="" type="checkbox"/>	select file.pdf	Evidence to support claim	

[Choose files](#)

Declaration

- I declare that the documents are true and correct copies of the original documents;
- I understand that giving false or misleading information is a serious offence;
- I consent to Centrelink using the documents for the assessment of my qualification, eligibility for and rate of any social security payment or family assistance payment.

I have read, understand and accept the declaration.

[Cancel](#) [Submit documents](#)

You'll get a receipt showing successful document submission and a receipt number. After uploading your documents you can select:

- **Back** to add more documents
- **View history** to view your document upload history, go to step 5
- **Return home** to return to your homepage, go to step 6

Receipt

1 document was successfully submitted.

Receipt Number

0001234567

CRN

123456789A

Date/Time

13/06/2017 09:48 AEST



Step 5: view history

You can view documents you have successfully uploaded in **View history**. You don't need to upload these again unless we ask you.

Receipt

✓ 1 document was successfully submitted.

Receipt Number

0001234567

CRN

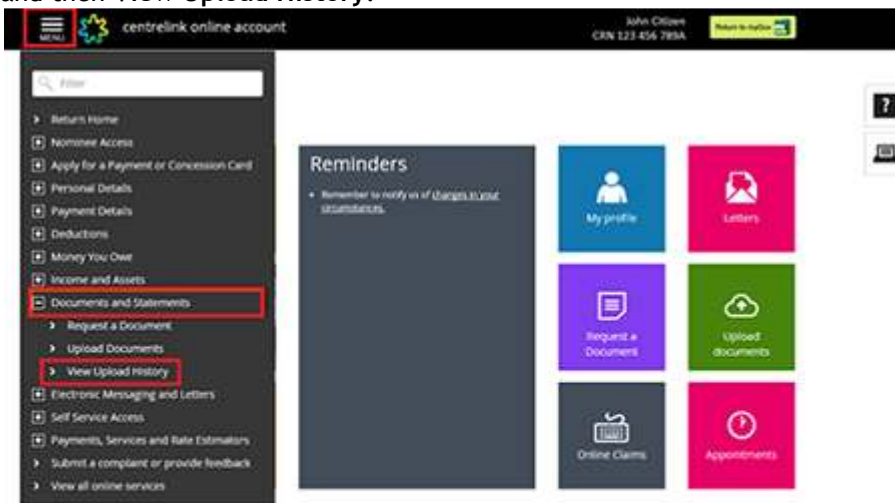
123456789A

Date/Time

13/06/2017 09:48 AEST



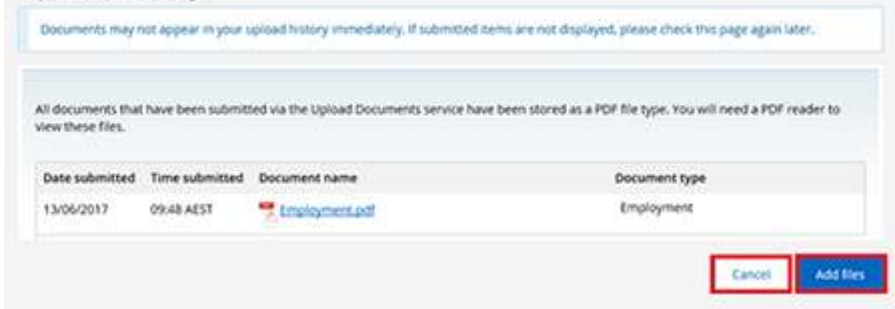
You can view your upload history at any time from the homepage. Select **Menu**, then **Documents and Statements**, and then **View Upload History**.



After upload your files will convert to PDF format. To view your files, you'll need a PDF reader. After viewing your uploaded documents, you can select:

- **Add files** to add more documents, go to [step 2](#)
- **Cancel** to go to your homepage

Upload history



Step 6: sign out

From your homepage, you can complete other transactions. Select **Return to myGov** to go to your myGov account.