



提前领取您的 super

Superannuation (super) 是退休时才能领取的积蓄。通常情况下, super fund 不让您在退休前领取这笔钱。

在很特殊的情况下, super fund 可能让您提前领取一部分钱。

提前领取的 super 仅限用于支付未付的费用,不得用于偿还您买东西的付款,即便您买的东西是用贷款、信用卡或亲友的钱来支付的。

恩恤理由

如果您因恩恤理由需要 super, 我们可以批准您提前领取一部分。

我们对谁能申请和需要哪些证明有严格规定。

恩恤理由包括:

- 阻止银行拍卖您的住房;
- 支付医疗费或医疗差旅费;
- 您因患残疾而需要改造住房或汽车;
- 支付您本人或受抚养人的姑息治疗费; 以及
- 支付被抚养人的丧葬费。

您必须是澳大利亚或新西兰公民或永久居民,而且没有任何其它办法付款。

如果您参加的是享受豁免的公共部门 super 计划,则我们无法批准您提前领取 super。您需要直接和主管机构联系。

为帮助受抚养人而提前领取您的 super

为了帮助您的伴侣、孩子或其他受抚养人,您可以申请提前领取您的 super。但必须是出于恩恤理由。

申请提前领取您的 super

如果您符合出于恩恤理由领取您的 super 的条件,就可以向我们提出申请。

请向您的 super fund 核实这一点:如果我们批准您出于恩恤理由提前领取您的 super,他们就可以放款。

您需要在网上申请。如果您还没有 Centrelink 网上账户,就要通过 myGov 设立一个。

除了申请表之外,您还需要给我们所需金额的报价单和未付发票。此外,您还需要向我们出示证明您需要资金的各种文件。每个恩恤理由都需要提供特定证明文件。

多数证明文件都可以从网上递交。

在您递交申请之后,我们会寄给您一封信,说明我们是否批准提前领取,或者我们不予批准的理由。根据您选择的收信方式,我们会将信寄给您或发送到您的 myGov 收件箱中。您会在递交申请后 28 天内收到答复。



其它理由

您或能因其它理由申请提前领取您的部分养老金。在下列情况下，您需要直接向您的 **super fund** 提出申请：

- 面临严重的经济困难
- 患有不治之症
- **super** 余额低于\$200
- 是将要永久离开澳大利亚的临时居民。

如欲向您的 **super fund** 提出申请，请直接与他们联系。

更多信息

- 登入 humanservices.gov.au/earllysuper 查看更多英文信息
- 登入 humanservices.gov.au/yourlanguage 阅读、聆听或观看中文版视频信息
- 致电 **131 202** 用中文向我们了解有关 Centrelink 福利金与服务的信息
- 拨打 Translating and Interpreting Service (TIS National) 翻译与传译服务的电话 **131 450**，用中文向我们了解有关 Medicare 和 Child Support（子女抚养费）付款与服务的信息
- 到访服务中心。

请注意：从澳大利亚境内任何地方使用家庭电话拨打‘13’开头的号码按照固定费率收费。该费率可能与本地电话费率不同，而且可能会因电话公司不同而异。使用家庭电话拨打‘1800’开头的电话免费。使用公共电话和手机拨打可能会计时收费，而且费率较高。

免责声明

本出版物所含信息仅限用作福利金和服务指南。您需要自行决定是否希望根据自己的特定情况申请提前领取部分 **super** 并提交申请表。



Accessing your super early

Superannuation (super) is savings for when you retire. Your super fund normally can't let you have the money until then.

In rare cases your super fund may let you have some of the money early.

Receiving your super early is only for unpaid costs. You can't get it early to pay for things you have already paid, even if you used a loan, a credit card or money from family or friends.

Compassionate grounds

If you have compassionate reasons for needing it, we can approve the early release of some super.

There are strict rules about who can apply and what proof we need.

Compassionate reasons are:

- to stop the bank from selling your home;
- to pay for medical treatment or travel for medical treatment;
- to modify your home or car because you have a disability;
- to pay for palliative care for you or a dependant; and
- to pay funeral costs for a dependant.

You must be an Australian or New Zealand citizen or permanent resident. You must also have no other way to pay.

If you're in an exempt public sector super scheme we can't approve the early release of your super. You need to contact them directly.

Accessing your super early to help a dependant

You can apply to have your super released early to help your partner, child or other dependant. It must be on compassionate grounds.

Applying for early release of your super

Apply to us if you meet the criteria for release of your super on compassionate grounds.

Check with your super fund that they can release your super on compassionate grounds if we approve it.

You will need to apply online. Set up a Centrelink online account through myGov if you don't already have one.

Along with your application, you need to send us quotes and unpaid invoices for the amounts you need. You also need to show us documents to prove you need the money. Each compassionate ground requires particular documents.

You can submit most documents online.

After you submit your application, 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 will post it or send the letter to your myGov Inbox. This can take up to 28 days after you apply.



Other reasons

There are other reasons where you may be able to apply to have some of the money early. You need to apply to your super fund directly if you:

- are in severe financial hardship
- have a terminal illness
- have less than \$200 in super
- are a temporary resident leaving Australia for good.

To apply to your super fund, contact them directly.

For more information

- go to humanservices.gov.au/earlysuper for more information in English
- go to humanservices.gov.au/yourlanguage where you can read, listen to or watch videos with information in your language
- call **131 202** to speak with us in your language about Centrelink payments and services
- call the Translating and Interpreting Service (TIS National) on **131 450** to speak with us in your language about Medicare and Child Support payments and services
- visit a service centre.

Note: calls from your home phone to '13' numbers from anywhere in Australia are charged at a fixed rate. That rate may vary from the price of a local call and may also vary between telephone service providers. Calls to '1800' numbers from your home phone are free. Calls from public and mobile phones may be timed and charged at a higher rate.

Disclaimer

The information contained in this publication is intended only as a guide to payments and services. It's your responsibility to decide if you wish to apply for an early release of some super and to make an application with regard to your particular circumstances.