

# EXAMPLE FINANCIAL HARDSHIP MEMBER COMMUNICATION

**INSERT FUND BRANDING**

Hi [member]

Thanks for your recent query regarding financial hardship. We're here to help you through this difficult time.

The below factsheet and application form provides a detailed outline of eligibility to access some or all of your super, due to financial hardship. The form includes important information about what documentation you need to support your application.

[INSERT RELEVANT DOCUMENTS]

## Eligibility

One of the key requirements is confirmation that you have been **receiving Commonwealth income support** (from either Centrelink or the Department of Veterans' Affairs) continuously for 26 weeks.

Contact Centrelink or the Department of Veterans Affairs as soon as possible to:

- Confirm your eligibility
- Ask for your **Customer Reference number** (CRN) which you need for your application.
- Request a **Q230 or Q251 letter** confirming you've received income support payments for the required period.

The Q230 and Q251 letters are **only valid for 21 days** and must be received by us prior to that date.

If you are not eligible yet, or would like a second opinion, you can contact the National Debt Helpline on 1800 007 007 for **free financial counselling**. This is an independent and confidential national service. For more information visit [financialcounsellingaustralia.org.au](http://financialcounsellingaustralia.org.au).

You can also find more information about financial hardship and related support services on our website [INSERT WEB URL].

## We're here to help

If you have any questions or need assistance in completing the application form, please call us on [INSERT FUND TEL NUMBER].

Kind regards,

[INSERT FUND SIGNATURE]