



Access on compassionate grounds

When you can access super early on compassionate grounds, what you need to do, and how to apply.

Access to super on compassionate grounds – what you need to know



Eligibility criteria, required evidence and what to do before applying to access super on compassionate grounds.

Eligibility conditions for compassionate release of super



There are 5 conditions you must meet to be eligible for compassionate release of super.

Eligible expenses for compassionate release of super



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Details what types of documents you need to provide in your application for the compassionate release of super.

How to apply for release of super on compassionate grounds



How to apply for early release of super on compassionate grounds and what to expect after you apply.

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There are consequences for individuals who inappropriately access super on compassionate grounds.

Compassionate release of super – registered agent information



Guidance for agents about their role in assisting clients to apply and how to identify and report concerning behaviours.

Compassionate release of super – health practitioner information



Guidance for health practitioners on providing medical reports and identifying and reporting concerning behaviours.

QC 73096

Access to super on compassionate grounds – what you need to know

Eligibility criteria, required evidence and what to do before applying to access super on compassionate grounds.

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Updates to compassionate release of super (CRS) application forms

From 17 November 2025, the online and paper CRS application forms have been updated. If you're applying by paper form, please use the new version. Old paper forms received on or after 17 November may be cancelled, and you'll need to reapply using the updated form.

When you can access your super

There are limited circumstances where you can access your super on compassionate grounds to meet expenses for you or your dependant.

Under the law, we are not able to change the conditions under which you can access your super early.

You may be able to have super released on compassionate grounds to pay for:

- medical treatment for you or your [dependant](#)
- medical transport for you or your dependant
- modifying your home or vehicle to accommodate special needs arising from your or your dependant's severe disability
- palliative care for you or your dependant's terminal illness
- death, funeral or burial expenses for your dependant
- preventing foreclosure or forced sale of your home.

For more information, see [Expenses eligible for release on compassionate grounds](#).

Applications for the compassionate release of super generally need to be for an expense that has not yet been paid for.

If you have paid for the expense by borrowing money, you may be able to access your super to repay the outstanding balance of the borrowed amount.

Compassionate grounds **do not include** meeting general day-to-day expenses in hardship situations. In these situations, you may be able to access your super early due to [severe financial hardship](#) by applying directly to your super fund.

As your application may not be approved, we recommend you wait for the outcome and receive payment from your fund **before** you book the treatment or services you have applied for.

Alternative options for payment

Due to the [effect of reducing your super balance](#), you should only consider requesting access when all other options have been considered:

- [Your financial capacity to pay the expense](#)
- [Payment options for medical treatment](#)
- [Payment options for medical transport](#)
- [Payment options for modifying your home or vehicle to accommodate a severe disability](#)
- [Payment options for palliative care](#)
- [Payment options for death, funeral or burial expenses for your dependant](#)
- [Payment options to prevent foreclosure or forced sale of home.](#)

Your financial capacity to pay the expense

Before you consider accessing your super early, you need to ensure you have no alternative options of paying the expense, either in part or full, aside from accessing your super. This includes:

- using your savings, such as everyday accounts, high-interest savings, or term deposits
- using your partner's available savings
- redrawing from your mortgage or using any available credit, such as existing credit cards or personal loans

- selling shares, investments or assets
- exploring other payment options, such as
 - a payment plan with the provider
 - borrowing money, obtaining a loan or obtaining additional credit facilities

If you can only pay part of the expense through using any of these options, you can apply to access the remaining amount from your super.

Keeping records

We may ask you to provide documents that support why alternative options weren't available to enable you to pay all or part of the expense. This could include:

- bank statements, including those showing any amounts of undrawn credit facilities such as a credit card or mortgage redraw
- letters or emails from providers or lenders confirming that a payment plan or loan application wasn't approved
- statutory declarations.

Where these documents don't align with the information declared in your application to access your super, you may be liable to penalties for making false or misleading statements.

Example 1: applicant who can pay part of the expense

Helen makes an application for compassionate release of super for \$12,000 of her super to pay for dental treatment. After submitting her application, Helen is asked to provide evidence that shows the other options she considered before applying and that she was unable to pay for the expense via other means.

Helen provides us with:

- copies of her and her partner's joint bank statements showing a total balance of \$5,000 across several accounts
- a statutory declaration advising that she

- doesn't own any shares or other investments that could be sold to meet the expense
- doesn't have a redraw option available on her mortgage
- doesn't meet the criteria for a payment plan with the provider
- has been unsuccessful in obtaining a loan from a lender
- has \$3,000 in her savings account for necessary upcoming living expenses and mortgage repayments, with \$2,000 being savings for a holiday
- a letter from her dental provider advising she is unable to establish a payment plan.

The evidence provided by Helen supports that she has explored other options of paying the expense without accessing her super but hasn't considered utilising her excess savings to partially pay for the expense.

Given Helen has \$2,000 available in discretionary savings, we consider she has capacity to pay for part of the expense and could be approved to access the remaining \$10,000 from her super.

Example 2: applicant who can pay part of the expense

James gets a loan from a family member to pay for urgent medical treatment costing \$15,000. The loan is properly documented and requires repayment in full in 60 days' time. James makes an application for compassionate release of super for \$13,000 of his super to pay back the loan because he won't be able to repay this amount within the required timeframe.

James is asked to provide evidence that shows the other options he considered before applying.

James is not in a dependency relationship and provides us with:

- copies of his bank statements showing a total balance of \$5,000 across several accounts and no redraw capacity on his

mortgage

- a statutory declaration advising that:
 - he doesn't own any shares or other investments
 - he has not been successful in obtaining a personal loan from a commercial lender for any of the \$13,000. He further indicates that can provide documentary evidence of the loan application outcome if required.
 - of the \$5,000 in his savings account, \$3,000 is required for upcoming living expenses and mortgage repayments, and \$2,000 is being used to repay part of the loan.

The evidence provided by James supports that he has explored other options of paying the expense without accessing his super.

James is using excess savings to repay \$2,000 of the loan and is applying to access his super to pay only the remaining \$13,000. As he has demonstrated that he cannot pay this amount using other funding within the 60 days, we consider that he does not have financial capacity to meet the repayment and his application to release \$13,000 of his super could be approved.

Payment options for medical treatment

You may not need to access your super to pay the full amount of the medical treatment expense. It's important to talk to your medical practitioner, Medicare or your private health insurer to find out:

- how much of the expense Medicare or your private health insurer will pay
- how much of the expense you must pay yourself (out-of-pocket expenses)
- if you will receive any rebates for payments you make yourself or if any rebates can be paid directly to your medical practitioner
- whether you can enter into a payment plan to pay for the treatment.

Payment options for medical transport

All Australian states and territories have patient assisted travel schemes to help people in rural and remote areas with the costs of travel for specialist treatment. These schemes may also be able to

assist with accommodation costs and travel expenses for carers. Find out more about these schemes in your state or territory at [Healthdirect](#) .

Some private health insurers offer travel and accommodation benefits. Check your policy to see what's included.

The [Medical Treatment Overseas Program](#)  (MTOP) may provide financial assistance for Australians suffering from a life-threatening medical condition to receive treatment overseas where effective treatment is not available in Australia.

Payment options for modifying your home or vehicle to accommodate a severe disability

You may have other options to pay for modifications to accommodate special needs arising from your or your dependant's severe disability, including:

- support via the [National Disability Insurance Scheme](#)  (NDIS)
- state or territory government support for disability services
- access to hearing services via the [Australian Government Hearing Services Program](#) .

Payment options for palliative care

If you have a terminal medical condition and are looking to access your super early, you can apply directly to your super fund for early [access due to a terminal medical condition](#). In this case, the amount released will not be taxable.

Your dependant may also be able to access their own super tax free, directly from their super fund, if they are suffering a terminal medical condition.

You may receive a rebate from Medicare or your private health insurer for some palliative care costs. It is important to talk to Medicare or your private health insurer to find out what costs you must pay yourself and how much, if any, of the expense Medicare or your private health insurer will cover.

Payment options for death, funeral or burial expenses for your dependant

You may be entitled to assistance from [Services Australia](#)  if you've been receiving Services Australia support payments.

Financial institutions may also release funds from the bank account of a deceased person to pay for their funeral expenses. Ask your dependant's financial institution if this is an option.

Payment options to prevent foreclosure or forced sale of home

If strata levies apply to your home and you're struggling to pay them, the [National Debt Helpline's Strata Levies](#)  page has information about payment options. It also includes steps you can take to prevent the forced sale of your home and phone or chat services to get advice from a financial counsellor for free.

Consider the effects of reducing your super balance

Accessing your super early will reduce your super balance. This may affect your:

- future retirement income
- income protection insurance
- life and total and permanent disability insurance cover
- family tax benefit
- child support payments.

Make sure you understand your options and the financial impacts of accessing your super before you apply. Consider getting financial advice. You can start with these **free** services:

- [Centrelink's Financial Information Service](#)  can inform and educate you about financial matters.
- [ASIC's Moneysmart](#)  has helpful information about seeking financial advice.

How tax applies

The super you withdraw on compassionate grounds is paid and taxed as a normal super lump sum. For more information, see [Tax on super](#)

[withdrawals.](#)

The tax rate depends on various factors, including your age, your preservation age, and the components of the super lump sum.

When super is released you need to include any taxable amounts in your tax return.

Refund of tax withheld

If you receive super on compassionate grounds and tax was withheld from your payment, you may be able to request a refund of that tax if you are certified as having a terminal medical condition either:

- at the time of the payment
- within 90 days of receiving the payment.

For information about how to request a refund and the documents you need to provide, see [Refund of tax paid on super.](#)

Before applying for early release

Before you apply through the ATO for early release of super on compassionate grounds, work through these steps:

1. Check that you or your dependant meet the [eligibility conditions](#) and what evidence you need to provide.
2. Check the list of [eligible expenses](#) and what evidence you need to provide.
3. Contact your super fund to
 - a. confirm they will release your super early on compassionate grounds
 - b. confirm there is enough money in your super account to cover both the expense and any tax you will need to pay
 - c. check if your fund will charge you any fees for the release
 - d. understand the effect of any insurance attached to your super account.
4. See [how to apply for compassionate release of super.](#)

Members of self-managed super funds (SMSFs)

If you are a member of an SMSF you still need to apply through the ATO to access your super early under compassionate grounds.

Be aware that some advisers claim you can get early access to your super by transferring it into a SMSF. These schemes are illegal and there are heavy penalties if you participate. For more information, see [Illegal early access to super](#).

Members of exempt public sector super schemes

Members of exempt public sector super schemes do **not** need to apply through the ATO to access your super early under compassionate grounds unless your super fund has told you to. In most cases, you'll need to apply directly to your scheme for early release of super. These schemes are subject to state and territory laws on early release of super.

QC 60034

Eligibility conditions for compassionate release of super

There are 5 conditions you must meet to be eligible for compassionate release of super.

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You must meet all conditions

We can only approve a release of your super if you meet **all** of the following conditions.

Condition 1 – You meet residency requirements

You are (or have been) a citizen or permanent resident of Australia or you are (or have been) a New Zealand citizen.

If you:

- **are currently a temporary resident**, you don't meet this condition and you're **not** eligible to apply. For more information, see [Temporary residents and superannuation](#).
- **were a temporary resident** and you are not currently an Australian citizen or permanent resident or New Zealand citizen, you don't meet this condition and you're **not** eligible to apply. However, you may be eligible to be access your super through a [Departing Australia superannuation payment](#).

Condition 2 – The expense is eligible

You meet the eligibility requirements of the [compassionate expense](#) that you're applying for.

Condition 3 – The expense has not been paid or it was paid by borrowed money that has not been fully repaid

The expense for you or [your dependant](#) has not been paid **or** was paid by borrowing money that you have not yet fully paid back.

If you [or your dependant have borrowed money](#) to pay the expense, you:

- can only apply to repay part or all of any outstanding amounts of the amount borrowed which you're not able to repay without accessing your super.
- will need to provide extra documentation with your application.

Condition 4 – You can't pay some or all of the expense without accessing your super

Accessing your super early is a last resort that should only be considered after all other financing alternatives have been exhausted.

Before applying you need to consider [all other options](#) of paying the expense (in part or in full) to limit the impact on your super balance to only what is absolutely necessary. You may be asked to provide

evidence of the alternative options you explored to pay for part or all of the expense.

Condition 5 – You have all required evidence

You must have evidence to support your claim for compassionate release of super.

This includes evidence of:

- [eligible expenses](#)
- the nature of the [dependent relationship](#), if you're requesting access to pay expenses for another person
- the [alternative options](#) considered to pay for some or all of the expense
- [borrowed amounts](#), including amounts not repaid, where you have borrowed money, obtained a loan, or used credit facilities to pay the expense.

Definition, eligibility and evidence for a dependant person



Definitions of a dependant person and evidence you need to provide when requesting compassionate early access to super.

Definition, eligibility and evidence for borrowed amounts



Definitions, eligibility and evidence for requesting compassionate early access to super to repay borrowed amounts.

Definition, eligibility and evidence for a dependant person

Definitions of a dependant person and evidence you need to provide when requesting compassionate early access to super.

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If you're seeking to access your super to pay an expense for another person, you must have a dependent relationship with that person.

If your relationship meets the requirements of an interdependency relationship or substantial financial dependency relationship, you need to provide evidence of the relationship.

Read the following information to:

- work out if your relationship meets the relevant criteria
- understand any additional evidence you may need to provide.

Applications submitted with incomplete evidence may be delayed or not approved.

Who is a dependant

A person can be considered your dependant if they meet the criteria for one of the following categories:

- [spouse](#)
- [child](#)
- [interdependency relationship](#)
- [substantial financial dependency](#).

Spouse

A spouse is someone who is either:

- legally married to you

- a person who is recognised as being in a registered relationship with you under a state or territory law
- not legally married to you but lives with you on a genuine domestic basis in a relationship as a couple.

If you're applying to pay for the expense of your spouse, you are not required to provide any additional evidence to support this in your application.

Child

A child is someone less than 18 years old.

To be considered your dependant, the child must be either:

- your biological child
- your adopted child
- your stepchild
- a child within the meaning of the *Family Law Act 1975*.

If you're applying to pay for the expense of your child who meets one of these criteria, you're not required to provide any additional evidence to support this in your application.

If your application is to pay for the expenses of your **child who is 18 years or older**, you'll need to prove that either an [interdependency relationship](#) or a [substantial financial dependency relationship](#) exists between you and your child.

Interdependency relationship

An interdependency relationship is a relationship between 2 people that meets **all** the following conditions:

- they have a close personal relationship
- they live together
- one or each of them provides the other with financial support
- one or each of them provides the other with domestic support and personal care.

You may also be considered to have an interdependency relationship if you have a close personal relationship but live apart temporarily. An example is if one or both of you are:

- temporarily working or studying interstate or overseas
- detained in prison
- receiving care for a physical, intellectual or psychiatric disability.

Evidence of an interdependency relationship

To show that you are in an interdependency relationship with another person, you need to provide the following information:

- Documents showing that you both live at the same address or, if you're temporarily living apart, that you normally live together. Examples include a joint bank statement or a phone or utility bill.
- If you are temporarily living apart, your application needs to explain why.
- Evidence of the financial support provided, including bank statements from either people that clearly shows payments to the other person or made on their behalf.
- A [statutory declaration](#) detailing all the circumstances of the relationship between the persons, including (where relevant)
 - duration of the relationship
 - whether or not a sexual relationship exists
 - degree of mutual commitment to a shared life
 - ownership, use and acquisition of property
 - care and support of children
 - public aspects of your relationship
 - degree of emotional support provided to each other
 - degree to which the relationship is one of mere convenience
 - any information that indicates you intend for the relationship to be permanent.

Example 1: evidence to support interdependency

Alix makes an application for compassionate release of super to modify her home to accommodate her adult son's special needs, which come from a severe disability. To support her application that her son is a dependant, both Alix and her son provide:

- separate statutory declarations that
 - they have shared and continue to share a close and personal relationship for over 2 years
 - they have lived together for more than 2 years
 - they provide domestic support in the form of cleaning and cooking and emotional support to each other, given they have no other living relatives
 - due to her son's disability he can't live on his own, so the current situation will be permanent
- a driver's license or other personal identification confirming they live at the same address
- copies of bank statements showing that Alix has been providing financial support of \$100 a week to her son for the last 8 years.

As they live together Alix is also able to show that she pays for all bills and everyday expenses for her and her son.

In this case we are satisfied that an interdependency relationship exists between Alix and her son.

Substantial financial dependency

A person is substantially financially dependent on another where one person is unable to meet their normal living expenses without the financial support of the other person.

Your application needs to include information and financial documents that show:

- you make regular, continuous and substantial financial payments to, or on behalf of, the other person
- these payments cover all or a substantial portion of the person's normal living expenses

- the person would be unable to afford their normal living expenses (such as groceries, mortgage or rent, transportation costs, utility bills and medical expenses) without these payments.

Evidence of substantial financial dependency

To prove you're in a substantial financial dependency relationship with another person, you need to provide both:

- a written statement, letter or [statutory declaration](#) from yourself or the dependant that includes the following information about the relationship
 - how regularly financial support is provided
 - the value of financial support provided
 - the duration of the financially dependent relationship
 - whether the other person's normal living expenses are financed by these payments
 - the level of reliance the other person has on the financial support provided
 - whether the other person has any other sources of income and, if so, the value
 - any other information that supports the nature of the financially dependant relationship
- financial documents that
 - support the written statement, letter or statutory declaration and clearly demonstrate that you have financially supported the other person to meet their normal living expenses (such as groceries, mortgage payments or rent, transportation costs, utility bills, medical expenses) on a regular basis for a significant period of time
 - show the other person couldn't meet their living expenses without your financial support.

Financial documents that can demonstrate the financial support include:

- your and the other person's bank statements (for the same period) showing

- transfer and receipt of money to, or on behalf of, the other person
- how the money is used to fund the other person's normal living expenses
- any income the other person is receiving
- receipts for expenses you have paid on behalf of the other person
- documents detailing any employment payments or government help provided to the other person that show any other income they have.

Note: All documents need to show who they were issued to. Where you are providing bank statements, you need to ensure that the account holder's name and statement period are visible.

Example 2: evidence to support substantial financial dependency

Dev makes an application for compassionate release of super for medical treatment for his mother. Dev and his mother share a close relationship, and he supports his mother financially, even though they don't live together.

To demonstrate that a substantial financial dependency relationship exists, Dev provides us with:

- copies of bank statements from himself and his mother showing fortnightly transfers of money to support his mother. These show that
 - his mother used the money transferred by Dev to buy essential everyday living items
 - the arrangement has been occurring for more than 12 months
 - Dev's mother doesn't receive any other income or financial assistance.
- copies of receipts for shopping expenses, medical expenses and rent payments that Dev has been paying for his mother for more than 12 months
- statutory declarations from both Dev and his mother detailing

- the financial support Dev provides to his mother
- how his mother wouldn't be able to maintain a basic standard of living without the support Dev provides.

The supporting bank statements and receipts substantiate the statutory declarations provided by both Dev and his mother.

Given the breadth of supporting material provided by Dev and his mother, we're satisfied that a substantial financial dependency relationship exists.

QC 107666

Definition, eligibility and evidence for borrowed amounts

Definitions, eligibility and evidence for requesting compassionate early access to super to repay borrowed amounts.

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What is a borrowed amount

A borrowed amount refers to any debt where a balance remains outstanding and must be repaid. Examples of financial arrangements are:

- amounts borrowed from family or friends
- amounts loaned by a commercial lender (banks or other lenders)
- credit card debts
- amounts owed to 'pay later' services.

As part of your application, you need to provide us with the details and terms of the arrangement.

Eligibility conditions for repaying borrowed amounts

Before applying to access your super, you need to consider what options you have to repay some or all the borrowed amount.

To access your super on compassionate grounds to repay borrowed amounts, **all** the following conditions need to be met:

- **Condition 1** – You or your dependant meet all the [eligibility conditions to access your super on compassionate grounds](#).
- **Condition 2** – You or your dependant borrowed money for the purposes of paying for an [eligible expense](#).
- **Condition 3** – The borrowed amount was used to pay for the expense.
- **Condition 4** – The borrowed amount remains outstanding in part or full.
- **Condition 5** – You don't have the [financial capacity](#) to repay the outstanding balance on the terms you agreed to or obtain a full or partial replacement loan.

Where these conditions are met and you can provide the required supporting documents, we can consider approving a release to repay the outstanding balance of the borrowed amount.

Amounts that are not eligible

Any interest, administrative fees or penalties charged on the borrowed amount can't be considered for a release on compassionate grounds.

Expenses paid using borrowed money

In addition to the documents required to provide evidence of your or your dependant's eligibility for the expense, you need to provide additional documents about the borrowed amount.

The documents you need will differ depending on whether you or your dependant:

- [borrowed money from family or friends](#)
- got a [loan from a commercial lender](#)

- used [other lenders or financial arrangements](#)
- [paid by credit card](#).

Borrowed from family or friends

If you or your dependant borrowed money from family or a friend, your application must include the following documents:

- a [quote or invoice](#) for the expense
- a [paid invoice, receipt, bank account or credit card statement](#) showing the expense has been paid
- a [statutory declaration](#) from both **yourself or your dependant** and **the lender** about the amounts borrowed
- any **written contracts or agreements** that detail the terms of the arrangement (see [loan documents](#)).

If you don't provide the right evidence your application will be delayed or not be approved.

Loans from a commercial lender

If you or your dependant got a loan from a commercial lender, your application needs to include the following documents:

- a [quote or invoice](#) for the expense
- a [paid invoice, receipt, bank account or credit card statement](#) showing the expense has been paid
- a [statutory declaration about the amounts borrowed](#) from yourself or your dependant.
- [loan documents](#) between yourself or your dependant and the lender.

If you don't provide the right evidence your application will be delayed or not be approved.

Other lenders or financial arrangements

If you or your dependant has borrowed money or got a loan from any other entity, your application needs to include the following

documents:

- a [quote or invoice](#) for the expense
- a [paid invoice, receipt, bank account or credit card statement](#) showing the expense has been paid
- a [statutory declaration about the amounts borrowed](#) from yourself or your dependant.
- any **written contracts or agreements** that detail the terms of the arrangement (see [loan documents](#)).

If you don't provide the right evidence your application will be delayed or not be approved.

Paid by credit card

Where you paid for your expense via a credit card, we can only approve the expense amount **less** any repayments made to the credit card after the payment date of the expense.

If your total repayments are more than the cost of the expense, we will **not** be able to approve any amounts for release.

If you or your dependant has used a credit card to pay the expense, your application needs to include the following documents:

- a [quote or invoice](#) for the expense
- [credit card statements](#) showing the date the expense was paid and any repayments made to the credit card after that date
- a [statutory declaration](#) from both **yourself or your dependant** about the amounts borrowed.

Evidence requirements

Loan documents

We need evidence about the terms and payment of any loans from commercial lenders or other entities. This evidence can include:

- the loan contract that shows
 - the terms and conditions of the loan, including any information about repayment requirements and the charging of interest and

fees

- the purpose of the loan (or you can provide a letter from the lender that confirms the purpose of the loan, if the purpose is not included in the contract)
- the loan statement that shows
 - the period from when the loan was provided until the date you applied for compassionate release of super
 - the opening balance of the loan
 - payment of the amount to your or your dependant's bank account
 - any repayments that have been made
 - any interest or fees that have been charged
 - the account owner's name
- your or your dependant's bank statement that shows
 - the incoming payment from the loan account to your personal account, including payment date
 - payments to the loan provider, including the payment dates
 - the account owner's name.

Statutory declarations about amounts borrowed

Applications about releasing super to repay borrowed money require statutory declarations to be provided as a supporting document.

You can make a [Commonwealth statutory declaration](#)  via the paper form or through your myGov account. You can also use any State or Territory statutory declaration form, so long as it meets the requirements of the Act it is made under.

Declaration by you or your dependant

When providing a statutory declaration about amounts borrowed, the declaration from **yourself or your dependant** must include the:

- amount borrowed or debt incurred
- lender's name
- date received

- intended use of the borrowed amount or debt incurred
- outstanding balance of the borrowed amount that you aren't able to repay by other means
- details of why you can't make repayments as per the agreed terms
- details of other funding options (see [condition 4](#)) you have considered and why they aren't available.

Declaration by the lender (family or friend)

You also need a statutory declaration from **the lender** that includes:

- the amount loaned
- who it was paid to
- how it was paid
- the date paid
- the intended use of the loaned amount
- any terms and conditions for the amount loaned, including any information about repayments requirements and the charging of interest or fees
- the outstanding balance of the loaned amount.

Example: repayment of money borrowed from a family member to pay for a funeral

Justin makes an application for compassionate release of super to repay money that he borrowed from his brother David to pay for the funeral of his partner Mary.

To support the eligibility of the compassionate release, Justin includes the death certificate for Mary, showing that she passed away 2 years ago. He also provides a quote for \$14,200 from a funeral company, showing the itemised costs of their professional fees, the coffin, the death certificate and a celebrant.

To prove the payment of the expense, Justin provided a receipt from the same funeral company confirming the electronic

payment of \$14,200. The receipt is dated 2 weeks after the date on the quote.

To provide evidence of the borrowed amount, Justin provided the following documents:

- A statutory declaration from Justin stating that he
 - borrowed \$15,000 from David 2 years ago to pay for the funeral of Mary, as Justin didn't have the sufficient savings to pay for the expense at the time
 - has made 3 repayments over the last 2 years totalling \$1,500
 - is unable to make further repayments due to cost-of-living pressures.
- A statutory declaration from David advising that
 - David lent \$15,000 (via electronic bank transfer) to Justin 2 years ago to pay for the funeral of his wife Mary
 - David and Justin didn't document any repayment terms, however it was agreed that Justin would repay the full amount to David
 - Justin has made 3 repayments totalling \$1,500 since obtaining the loan.

In this case, we consider Mary a dependant of Justin as they were spouses. The documents provided support that Justin borrowed \$15,000 from David to pay for the funeral expenses of Mary.

We can approve a release of up to \$12,700 to repay the outstanding balance of the borrowed amount because:

- only \$14,200 of the borrowed amount was required for the funeral expense
- Justin has repaid \$1,500 to David.

Evidence requirements for compassionate release of super applications

Details what types of documents you need to provide in your application for the compassionate release of super.

Last updated 3 September 2026

Providing required evidence

Each [category of compassionate release of super](#) has specific evidence you must provide to support the eligibility of the:

- claim
- expense amount.

You will need to provide additional evidence if you:

- are requesting to pay expenses for another person and you have either an [interdependency relationship](#) or a [substantial financial dependency relationship](#) with them
- [borrowed money](#) to pay for the expense and you are unable to pay the outstanding amount.

If you don't provide all required evidence your application will be delayed or will not be approved.

Format of evidence documents

Understand the following requirements which apply to the evidence and information that you provide:

- [Statutory declarations](#)
- [Online applications](#)
- [Paper applications](#)
- [Evidence in a language other than English](#)
- [Images](#)

- [Financial statements](#).

Statutory declarations

You can make a [Commonwealth statutory declaration](#)  via the paper form or through your myGov account. You can also use any state or territory statutory declaration form, so long as it meets the requirements of the Act it is made under.

Online applications

If you submit your application online, you need to provide digital copies of the required evidence. Please note:

- We do accept photos of documents. The supported file formats are PDF, gif, jpeg and png.
- We do **not** accept screen shots of text messages or emails.
- Our system will not accept more than 20 attachments. The maximum size for an attachment is 10 MB.

Paper applications

If you submit a paper application, you need to ensure you provide copies of your documents. **Do not provide the original documents** as these will not be returned.

Evidence in a language other than English

If your evidence, including quotes and invoices or registered medical practitioner and specialist reports, are written in a language other than English you will need to have it translated.

The translator must be accredited by the [National Accreditation Authority for Translators and Interpreters \(NAATI\)](#) .

Images

Do **not** include images of a disturbing nature to support your application, as they're not necessary to assess your application.

Financial statements

When providing financial statements (for example, from a lender) to support your application, you need to:

- ensure these are on the provider's letterhead
- include the account holder's name and the statement period.

Relevant registered medical specialists

Application for medical treatment or transport require at least one [medical report](#) to be provided by a specialist in the area that you're applying to have medical treatment for. If you're applying for:

- treatment of life-threatening illness or injury, one medical report must be from a registered medical specialist whose speciality is relevant to the life-threatening illness or injury. For example, if you're applying to pay for an expense to treat cancer, the specialist will be an oncologist
- treatment of an acute or chronic mental illness, your application must include a medical report from a psychiatrist (not a psychologist)
- dental treatment to alleviate acute or chronic pain, you can provide either
 - one report from a registered medical practitioner and one report from a dental practitioner
 - a medical report from 2 separate dental practitioners
- dental treatment to alleviate acute or chronic mental illness, your application must include
 - a medical report from a dental practitioner
 - a medical report from a psychiatrist (not a psychologist).

Allied professionals, such as physiotherapists, psychologists and podiatrists, are **not** considered registered medical practitioners or medical specialists.

Quotes or unpaid invoices

Invoices and quotes must:

- be on the provider's letterhead
- be addressed to you, or your dependant if you are applying for them

- include the provider's name and contact details
- include an **itemised list** of expenses and their respective costs.
Lump sum quotes or invoices won't be accepted
- be converted to Australian dollars if they're in a foreign currency.
The conversion must be at the [exchange rate](#) at the time you apply.
If we approve your application, we won't recalculate the conversion at the time of approval.

Paid invoices

If the expense you are applying for was paid by [borrowing money](#), your paid invoice, receipt or bank statement that shows the payment of the expense, will need to include the:

- date of payment
- method of payment (electronic payment, credit card, cash)
- amount paid
- payer's details.

Where you are providing bank statements, you need to ensure that the account holder's name and statement period are visible.

Timing of requirements

When providing documents to support your application, you need to ensure they meet the timing requirements. These requirements apply from the date your application is submitted and differ depending on the type of document being provided, as follows:

- Medical reports must be completed, signed and dated less than 6 months old.
- Quotes must be dated less than 6 months old.
- Invoices must be dated less than 30 days old.
- Utility bills must be less than 3 months old.
- Letters indicating foreclosure action must be less than 30 days old.

Paid by borrowing money

If the expense you are applying for was paid by [borrowing money](#), there are no time requirements for documents, unless they relate to preventing foreclosure or forced sale of your home.

If your application related to preventing foreclosure or forced sale of your home, you will need to provide:

- documents from your lender showing the value of 3 months repayments and 12 months interest at the time the amount was owing. Documents that can be provided include mortgage statements for the period or a letter from your lender
- default notice or equivalent notice from your mortgagee that relates to the amount that was owing
- utility bill (such as for gas or electricity) dated within 3 months of the above documents, in your name and that shows the address of the property.

Validation checks

We may carry out checks with your providers to validate evidence provided in your application. This may include contacting service providers to:

- validate invoices, quotes or medical reports
- ask for missing or additional information that is required.

QC 107675

Misleading advertising about accessing super on compassionate grounds

How misleading advertising can lead to you having less super.

Last updated 31 March 2026

Misleading advertising

Some health practitioners will advertise on social media or online about accessing super early, particularly to pay for dental or cosmetic treatments. These advertisements will often:

- exaggerate what the law allows
- include inaccurate or incomplete information about access to super
- entice you to pay higher costs unnecessarily.

Compassionate release of super (CRS) is available for use in very limited circumstances and as a last resort.

Be cautious of advertisements that:

- suggest super can be accessed to pay for cosmetic or elective procedures – these treatments usually don't meet eligibility
- advise a fee will be charged to help complete your application – health providers are not registered tax agents and aren't allowed to charge you for this service
- ask for treatments to be paid upfront – paying upfront is not a requirement for CRS and you should not feel pressured by your provider
- promise 'guaranteed', 'fast' or 'easy' approval – early release can only be approved in very limited circumstances and the ATO provides the same service standard to all applications
- ask for your myGov sign-in or personal details so they can apply for you – this puts your account security at risk and breaches the myGov terms of use
- encourage you to access your super to fund treatment costs – only licensed financial advisers can provide financial advice.

If you see misleading advertising about early access to super or if you feel pressure by a health practitioner to access your super, report it:

- by phoning us on **1800 060 062** or by [making a tip-off](#)
- to [Australian Health Practitioner Regulation Agency \(Ahpra\)](#) 
- on the social media platform you are using.

Impacts of using your super

Accessing your super early can have significant impacts short and long term, including:

- increasing your assessable income and tax payable
- impacting family tax benefits and child support payments
- significantly reducing your final super balance for retirement.

Before applying, it's important to think about whether there are other ways to pay the expense, such as:

- a payment plan with your health provider
- using your savings to pay part or all of the expense.

Promotions that advise procedures can be funded through accessing your super can often:

- lead to inflated prices
- encourage you to have unnecessary treatments
- result in you missing out on the long term benefits of your super.

For more information, see [when you can access your super early](#).

Eligibility for access to super

Early access to super is only available as a last resort, when people have no other means to pay for eligible expenses and in very limited circumstances. These circumstances include:

- treating a life-threatening illness or injury
- alleviating acute or chronic pain
- alleviating an acute or chronic mental illness.

Before applying, check if you are [eligible](#) to make sure you meet the rules and protect your future.

Authorised by the Australian Government, Canberra.

Inappropriate access to super on compassionate grounds

There are consequences for individuals who inappropriately access super on compassionate grounds.

Last updated 8 July 2026

Legal requirements

Early access to super on compassionate grounds is only available in limited circumstances to pay for certain expenses. You must:

- meet all eligibility rules
- provide the required evidence, including whether you can pay for part or all of the expense by other means.

It is illegal to access your super early unless you meet a condition of release under superannuation law.

If you access your super or attempt to access it without meeting the rules, you could face [serious consequences](#).

Inappropriate behaviours

We have identified and stopped inappropriate attempts to access super early on compassionate grounds. Examples of inappropriate behaviours include:

- fabricating or changing documents to indicate eligibility
- attempting to access super through [illegal promoter schemes](#)
- providing inaccurate information in documents, such as medical reports
- not using released super to pay for the approved eligible expense
- creating falsified ATO approval letters to present to super funds.

You should be cautious of registered agents, health practitioners and other people that promote you can access your super early. If these entities act inappropriately regarding your application you can be liable

for any consequences, including [penalties](#) for making a false or misleading statement. For example, if your health practitioner provides you a medical report that is inaccurate (such as incorrectly advising cosmetic treatment is necessary) and you provide us with that report, that is inappropriate. See [Misleading advertising about accessing super on compassionate grounds](#) for more information.

If a third party is helping you to apply, it is important that you review the application and any documents you intend to provide us before you submit your application, to ensure they are accurate.

Don't share your myGov sign-in details

You should never share your myGov sign in details with anyone else, including registered tax agents or health practitioners. If you share your myGov details:

- it compromises the security of your records
- it can result in significant consequences for you, including having your myGov account locked, suspended or permanently deactivated
- it is a breach of the [myGov terms of use](#) 
- you are responsible for everything that happens with your account. This includes paying any [penalties](#) we apply if false or misleading applications have been lodged.

Consequences of inappropriate access

If we find that an approved application included falsified documents or incorrect information, we will cancel the approval letter we gave you.

This means you may be charged extra tax (at your marginal tax rate instead of the concessional rate) on the super payment that was released.

We may correct your income tax return to make sure the super payment and withholding tax are accurate. This could involve amending your return or issuing a default assessment. This may result in:

- additional income tax due to how the payment is reported
- tax shortfall penalties for making false or misleading statements when lodging your return

- [interest charges on any shortfall](#).

Anyone making [false or misleading statements](#) when accessing their super on compassionate grounds may face penalties. Health practitioners or other parties who facilitated the inappropriate access may also face penalties.

We may also prosecute anyone that promotes a scheme to illegally access super. This can result in civil and criminal penalties, including significant fines and imprisonment. Read the outcome where a [Western Australian woman was jailed for exploiting hardship superannuation support](#).

Before submitting an application, you need to ensure that all the information you are providing is accurate, including the content within medical reports.

Voluntary disclosure

If you have inappropriately accessed your super, you can make a [voluntary disclosure](#) to inform us of the:

- error you made
- false or misleading information you provided.

Making a voluntary disclosure may result in a reduction of any penalties or interest that would otherwise apply.

How to report concerns

We encourage members of the community to [make a tip-off](#) if they are aware of and have concerns about:

- individuals who have inappropriately accessed their super
- health practitioners or registered agents who have helped individuals to inappropriately access their super.

We review all tip-offs for early access to super and take action where necessary.

We also encourage anyone with concerns about:

- a specific medical practitioner to report this to the [relevant health regulator](#) [↗](#)

- others providing unlicensed advice to report this to the [relevant financial regulator](#) .

QC 105368

Compassionate release of super – registered agent information

Guidance for agents about their role in assisting clients to apply and how to identify and report concerning behaviours.

Last updated 8 July 2026

The role of an agent

Registered agents who support individuals to apply for early access to super play an important role in ensuring their clients are submitting accurate and complete applications to access their super early on compassionate grounds.

When providing this service, particularly where this is the core service your business provides, you need to ensure your clients are aware of the following:

- Accessing super on compassionate grounds should only be used in limited circumstances where all other payment options (including to partially pay the expense) have been exhausted.
- Any amounts released are considered assessable income and will have tax withheld in addition to any approved amounts.
- Amounts released need to be reported in the individual's income tax return, and may impact other government benefits they receive, including family tax benefits and child support payments
- The individual needs to speak to their fund **before** applying to:
 - confirm they have sufficient funds
 - confirm the super fund will release any amount approved

- understand the amount of tax that will be withheld and any fees that may be charged
- understand any other effects it may have, such as for insurance attached to their account.
- Any fees you charge must be paid separately and can't be included in the amount requested from their super.
- Incomplete applications may be delayed or not approved.
- Anyone making false or misleading statements when accessing their super under compassionate grounds may face penalties.

If you receive any incomplete or inaccurate documents for your client, do not alter them. You or your client will need to return the document to their provider, to be updated or corrected.

You should not:

- have any role in preparing supporting documents
- influence or advise what content to include in supporting documents that is outside what an agent can advise on.

The relevant registered health practitioner needs to complete the [medical reports](#) based on their professional opinion and in consultation with their patient.

ATO guidance

Before assisting people to access their super early, ensure your processes align with our information. This will reduce delays and prevent your clients receiving incorrect information.

The following are things to be aware of:

- [Financial capacity](#)
- [Registration requirements](#)
- [Providing financial advice](#)
- [Promoting early access](#)
- [Fees you charge](#)
- [Submitting applications](#)

- [Representing your client](#)
- [Service standards](#)

Financial capacity

Before assisting your clients to apply, you need to make sure you collect evidence that supports them to meet the [eligibility conditions](#). This includes evidence that they have explored [alternative options](#) to pay the expense in part or full before accessing super.

Accessing super on compassionate grounds should be considered only as a last resort and after all other payment options have been exhausted.

We and the Tax Practitioner's Board (TPB) expect a registered agent to collect and retain evidence that supports the financial capacity of their clients.

Registration requirements

If you charge or receive a fee or other reward to assist your clients to prepare or submit an application to access super on compassionate grounds, this:

- is considered a [tax agent service](#) 
- requires TPB registration.

Providing this service for a fee or other reward [without a registration](#)  is illegal and can result in significant penalties from the TPB.

Providing financial advice

If you don't hold an [Australian financial services licence](#) , you need to ensure you don't influence, advise or encourage your clients to access their super early.

Providing unlicensed financial advice can result in severe penalties and other regulatory action from the Australian Securities & Investments Commission (ASIC).

Promoting early access

If you provide information about accessing super early on compassionate grounds, make sure:

- it is accurate
- doesn't encourage clients to consider this before other options of partially or fully paying the expense.

This applies to information on your website, social media and at your premises. If unsure, we recommend your content refer to the information on our website.

Fees you charge

If you charge a fee for your service, it can't be paid or reimbursed from your client's super. Make sure that any:

- providers you work with don't include these amounts in their quotes or invoices
- applications you assist with don't include these amounts in the requested amount for release.

We check for these amounts and, if identified, will deduct them from any approved amounts.

Including these fees in applications:

- can cause delays
- may result in significant penalties for making a [false or misleading statement](#) for
 - your client
 - the health provider who issued the quote or invoice.

Any fees you charge:

- are not tax-deductible for your clients
- can't be claimed in their income tax return.

However, if the fees include a component for advice provided to your client about [managing their tax affairs](#), then they may be able to claim a deduction for this part in their income tax return.

Submitting applications

Applications to access super on compassionate grounds can only be submitted by individuals.

There is no pathway for registered agents to submit online applications on behalf of their clients.

myGov access

If you assist your clients to submit their application, you **must not** request, collect, or use their myGov sign-in details. Doing so:

- is a breach of the [myGov terms of use](#) 
- compromises the security of your clients' records
- can have significant consequences for the individual, including having their myGov account locked, suspended, or deactivated permanently.

In some cases, those found to be collecting or using their clients' myGov sign-in details may face civil or criminal penalties.

If we identify a registered agent using their client's myGov sign-in details, we will refer the matter to the TPB for further action.

Representing your client

If your client has authorised you to represent them in any interactions with us regarding their application to access super on compassionate grounds, before we can provide you any information you must:

- be registered with the TPB
- have a signed written authority from your client to act on their behalf for this purpose
- be able to satisfy our proof of record ownership (PORO) requirements.

You **must** meet these requirements before we can answer any enquiries about applications.

If your client lists you as an authorised contact on their application but the above requirements haven't been met, we can't provide you any information about their application.

Service standards

Provided we receive a complete application, our service standards are:

- 14 calendar days for applications submitted via our online form

- 28 calendar days for applications submitted via our paper form.

These service standards apply to all applications, regardless of:

- the expense required
- the applicants' circumstances
- whether they are submitted by a registered agent.

If your client wants to check on the progress of their application during this period, they can phone our Self-help phone service for individuals on **13 28 65**. They will need to provide their tax file number (TFN) and date of birth.

Behaviours of concern

We have identified several concerning practices from registered agents assisting their clients to access their super early on compassionate grounds. Examples include:

- assisting ineligible individuals to apply, including coaching them on how to present their circumstances as eligible to health practitioners
- preparing and submitting applications that are incomplete or contain inaccurate information
- submitting applications where the individual hasn't reviewed the completed application (including supporting documents) or consented to the application being provided to us
- altering supporting documents prepared by third parties
- requesting or collecting the myGov sign in details of clients
- submitting applications that include registered agent fees within the requested amount.

These practices are not appropriate and is a potential breach of the *Tax Agent Services Act 2009*. If we identify these practices, we refer these matters to the TPB.

We also consider if the behaviour warrants other actions, including:

- imposing penalties for making a [false or misleading statement](#)
- applying [promoter penalty laws](#)

- prosecution via the court system.

We are also concerned about anyone who charges a fee for these services where they are not registered with the TPB (unregistered preparers).

The Australian Health Practitioner Regulation Agency (Ahpra) and the Dental and Medical Boards of Australia have issued a [joint statement](#)  raising concerns about reports of financial harm to patients and that some practitioners may be placing profits ahead of patient care. This statement includes the following red flags for consumers:

- the appointment for the compassionate release of super is by telehealth when a physical, in-person examination is required
- asking for payment upfront
- a more expensive treatment is recommended when there are cheaper, comparable treatments available
- inappropriate or aggressive sales tactics
- limited information about ongoing costs
- missing financial consent information
- asking to use your myGov sign-in details.

Outcomes of investigations

We identified several businesses helping individuals with their application for early access to super on compassionate grounds. After investigating these businesses, we found they were:

- assisting individuals to collect the required evidence from health practitioners
- helping their clients submit their application
- representing their clients with the ATO.

These businesses charged a fee for this service but weren't registered with the TPB. We referred the businesses to the TPB for further investigation, which resulted in:

- 4 businesses obtaining the required TPB registration and continuing to provide this service
- 2 businesses making an undertaking to cease providing the service.

How to report concerns

We encourage members of the community to [make a tip-off](#) if they are aware of and have concerns about:

- individuals who have inappropriately accessed their super
- health practitioners or registered agents that have assisted individuals to inappropriately access their super.

We review all tip-offs about early access to super on compassionate grounds and take action where necessary.

We also encourage anyone with concerns about:

- a specific medical practitioner to report this to the [relevant health regulator](#) 
- others providing unlicensed advice to report this to the [relevant financial regulator](#) .

QC 105369

Compassionate release of super – health practitioner information

Guidance for health practitioners on providing medical reports and identifying and reporting concerning behaviours.

Last updated 8 July 2026



Updates to compassionate release of super (CRS) application forms

It is important that all of the Commissioner's requirements are met when you prepare compassionate release of super medical reports. If you prepare a medical report that is inaccurate or not based on a fulsome consultation with you, or doesn't include all the required information and declarations, we may not

approve your patient's application and will require them to reapply with an additional medical report from a different practitioner.

This video outlines eligibility criteria for compassionate release of super, highlights concerning behaviours observed by some health practitioners, and explains the serious consequences that can apply.

Media: Compassionate release of super – ATO message for doctors
<https://tv.ato.gov.au/ato-tv/media?v=bi9or7oriwh3sr> [↗](#) (Duration: 2:39)

Providing medical documents

Individuals may be able to access their super early on compassionate grounds for certain [eligible expenses](#), where they meet the relevant [eligibility conditions](#).

When applying, individuals need to provide [evidence](#) to support their eligibility, including medical reports and quotes or invoices from registered health practitioners.

The grounds that require medical documents to be provided are:

- [medical treatment](#) for the individual or their dependant
- [medical transport](#) for the individual or their dependant
- [modifications to the individual's home or vehicle](#) to accommodate their or their dependant's special needs arising from a severe disability
- [palliative care](#) for the individual or their dependant.

Accessing super early can have significant long-term financial impacts and should be a last resort for your patient.

Medical report requirements

Health practitioners play a critical role in assisting their patient to apply for early release of their super on compassionate grounds.

ATO staff rely on information provided by health practitioners when assessing applications. Therefore, it is important to ensure the

information provided in medical reports is complete, true and correct.

Australian Health Practitioner Regulation Agency (Ahpra) and the National Boards have published [guidance](#)  for health practitioners regarding compassionate release of super, including how the existing professional obligations in codes of conduct apply where certifying that a medical treatment is necessary to support a patient's application.

There is no requirement for a health practitioner to provide a medical report for a patient. When deciding whether to prepare a medical report, health practitioners should consider:

- the accuracy of the diagnosis
- whether the proposed treatment is the necessary treatment to address an eligible medical condition.

We expect any practitioners preparing a report to be appropriately trained and qualified to express an opinion on the patient's condition and the efficacy of the proposed treatment in treating the condition. This includes where you are preparing a report and are not the treating practitioner.

Consultations with patients for the purposes of providing a medical report must be thorough enough to ensure sufficient information is gathered. Inaccurate or incomplete information provided in a medical report may result in significant penalties as a result of making a [false or misleading](#) statement.

It is important that all of the Commissioner's requirements are met when you prepare medical reports. We may not approve your patient's application, and will require them to reapply with an additional medical report from a different practitioner, if you prepare a medical report that:

- is inaccurate
- isn't based on a thorough consultation by you
- doesn't include all the required information and declarations.

We prefer you to complete [our medical report form](#) rather than providing your own report. This:

- helps ensure you provide all the information required to assess the application in the first instance

- minimises the chance of your patient's application being delayed or declined.

If you choose to provide your own report, you need to ensure you provide all the information required by our form.

When completing the [medical report](#) and providing [quotes or invoices](#), you need to ensure:

- you have had the required level of consultation with your patient before preparing the medical report
- the treatments and costs in quotes or invoices you issue are restricted to what is medically required for your patient's circumstances
- your quotes and invoices don't include any fees or charges unrelated to the treatment, including fees of registered agents and other third parties.

Behaviours of concern

We are aware of various concerning reports regarding the conduct of health practitioners who support individuals to access their super on compassionate grounds.

We are working with other regulators, including Ahpra, to examine these reports further and consider any necessary actions.

A [joint statement](#)  made by Ahpra and the Dental and Medical Boards of Australia has expressed concern about reports of financial harm to patients and that some health professionals may be placing profits ahead of patient care.

Examples of behaviour the ATO considers inappropriate or that are illegal are:

- Preparing inaccurate medical reports to support patients access their super where they are ineligible (for example, for cosmetic purposes).
- Preparing medical reports where a thorough consultation or examination has **not** occurred, such as
 - by telehealth when a physical, in-person examination is required to provide a full and accurate assessment of the patient's

condition

- on the basis of a report from another practitioner, where you haven't conducted your own proper consultation or examination.
- Recommending more expensive treatment options, where cheaper alternatives are available.
- Influencing or advising patients to access their super early without you having an [Australian financial services licence](#) . This is likely providing financial product advice, and if you are unlicensed, can result in severe penalties and other regulatory action by ASIC.
- Requesting, collecting or storing patient myGov sign-in details to submit applications. This is a breach of the [myGov terms of use](#)  and compromises the security of your patients' myGov account and personal information. It may result in their myGov account being locked, suspended or deactivated permanently.
- Charging or receiving a fee or other reward to assist patients prepare or submit their application where you [aren't registered with the Tax Practitioners Board](#)  (TPB). This can result in significant penalties from the TPB.

We are aware of reports of people being coached on how to present their condition as eligible and requiring treatment in order to obtain a medical report from a health practitioner.

We advise health practitioners to be aware of this possibility when undertaking their examination and diagnosis, particularly where the patient has been referred by a practitioner or other third party who might benefit from the patient making an application to access their super early.

How to report concerns

We encourage health practitioners to [make a tip-off](#) if they are aware of and have concerns about:

- individuals who have inappropriately accessed their super
- health practitioners or registered agents that have assisted individuals to inappropriately access their super.

We review all tip-offs for early access to super and take action where necessary.

We also encourage anyone with concerns about:

- a specific medical practitioner to report this to the [relevant health regulator](#) 
- others providing unlicensed advice to report this to the [relevant financial regulator](#) .

QC 105434

Our commitment to you

We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

If you follow our information and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we will take that into account when determining what action, if any, we should take.

Some of the information on this website applies to a specific financial year. This is clearly marked. Make sure you have the information for the right year before making decisions based on that information.

If you feel that our information does not fully cover your circumstances, or you are unsure how it applies to you, contact us or seek professional advice.

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