

This brochure is to assist people who have entered Australia on an eligible temporary resident's visa and who have subsequently permanently departed Australia or wish to claim another super benefit. This brochure is not intended for:

- a citizen of Australia or New Zealand
- a permanent resident of Australia
- the holder of a retirement visa (subclass 405 or 410), or
- a person who has never held a temporary visa for Australia.

If you have not requested your super benefit within 6 months of the later of your temporary visa expiring and you leaving Australia, we may be required to pay your account balance to the Australian Taxation Office (ATO). Please refer to the Product Disclosure Statement (PDS) for further details.

Departing Australia Superannuation Payment (DASP)

You are entitled to a departing Australia superannuation payment (DASP) benefit equal to your account balance (less tax), if:

- you are not an Australian or New Zealand citizen, permanent resident in Australia or do not hold a 405 or 410 retirement visa
- you leave Australia
- your temporary visa has ceased to have effect, and
- you have completed and met the eligibility requirements of the Australian Tax Office (ATO) Temporary residents application form.

To claim your DASP benefit please follow these easy steps:

1. Complete the temporary residents online application at ato.gov.au (search for 'temporary residents online application') and
2. Post your original certified¹ copy of Identification to us for the purposes of anti-money laundering laws.

What happens next?

We will access your online application directly from the ATO. If you are eligible for a DASP benefit and have sent us original certified ID, we will post a cheque (in Australian dollars) to the address you have given the ATO.

Monitoring your application

You can monitor the progress of your application on the ATO website – when you first apply, you will be asked to set up a question and answer so you can log back in later and check the status of your application.

And if you need further assistance, you can contact the ATO's superannuation infoline on 13 10 20 or email them at DASPMail@ato.gov.au

Other super benefits

If you are a temporary resident still living in Australia, you may only otherwise be paid the following super benefits:

- a death benefit
- a terminal illness benefit
- a total and permanent disablement (TPD) benefit
- a salary continuance income stream
- an unpreserved cash benefit that existed as at 1 April 2009
- the payment of a release authority (eg, for the release of excess contributions).

You may also be entitled to any other super benefit if you met the eligibility criteria prior to 1 April 2009.

If you are eligible for one of these super benefits, please complete a withdrawal form available at commbank.com.au/super.

Please refer to the PDS available at commbank.com.au/super or by calling us on 13 4074 for further information on the eligibility criteria for super benefits.



Want to find out more?

Please speak with your financial adviser or visit our website at commbank.com.au/super

Alternatively, you can contact us. For enquiries, please call 13 4074 or +61 2 9197 3000 (International calls)

1 Documents can be certified by an Australian Consulate Official, or an Australian Justice of the Peace, Solicitor or Notary Public. Refer to the last 2 pages of this brochure for a full list of persons who can certify documents.

Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 (referred to as Colonial First State, CFS, 'we', 'us' or 'our') is the Trustee of Essential Super ABN 56 601 925 435 and the issuer of interests in Essential Super. Essential Super is distributed by the Commonwealth Bank of Australia ABN 48 123 123 124, AFSL 234945 (the Bank). The CFS Group consists of Superannuation and Investments HoldCo Pty Limited ABN 64 644 660 882 (HoldCo) and its subsidiaries, which includes CFS. The Bank holds an interest in the CFS Group through its significant minority interest in HoldCo.

This information is issued by CFS and may include general financial product advice but does not consider your individual objectives, financial situation, needs or tax circumstances, and so you should consider the appropriateness of the advice having regard to your circumstances before acting on it. The Target Market Determination (TMD) for Essential Super can be found at cfs.com.au/tmd and includes a description of who the financial product is appropriate for and any conditions on how the product can be distributed to customers. You should read the Product Disclosure Statement (PDS) and the Reference Guides for Essential Super carefully and consider whether the information is appropriate for you before making any decision regarding this product. Download the PDS and Reference Guides at commbank.com.au/essentialsuper-documents or call us on 13 4074 for a copy.

None of the Bank, HoldCo, CFS, nor any of their respective subsidiaries guarantee the performance of Essential Super or the repayment of capital by Essential Super. An investment in this product is subject to risk, loss of income and capital invested. An investment in Essential Super is via a superannuation trust and is therefore not an investment in, deposit with or other liability of the Bank or its subsidiaries.

The insurance provider is AIA Australia Limited ABN 79 004 837 861, AFSL 230043 (AIA Australia). AIA Australia is not part of the Commonwealth Bank Group or CFS. Insurance cover is provided to eligible members of Essential Super under policies issued to CFS. 30591/FS7954/1124



What are the taxation implications?

The tax-free component of a super benefit is not subject to tax. From 1 July 2017, the taxable component of a DASP is taxed at 35%.

The PDS available at commbank.com.au/super or by calling us on 13 4074 provides information on when you are entitled to a super benefit and the benefit tax that may be withheld. You should talk to your financial adviser about the tax that may apply to your super benefit.

For more information visit the ATO website at ato.gov.au/super. We suggest you consider seeking professional taxation advice for further information.

Changes for Working Holiday Makers

From 1 July 2017, the taxable component of DASPs made to Working Holiday Makers will be taxed at 65%.

You are classified as a Working Holiday Maker where you hold or have held a 417 Working Holiday visa or a 462 Work and Holiday visa.

Please refer to the ATO site for further information. We have provided the link to the relevant area below:

<https://www.ato.gov.au/Individuals/coming-to-australia-or-going-overseas/coming-to-australia/working-holiday-makers/>

Certified ID

Please provide a certified copy of your:

1. Australian State/Territory driver's licence containing your photograph, or
2. Foreign passport or similar travel document containing your photograph and signature, or
3. Foreign driver's licence that contains your photograph and date of birth,² or
4. National ID card issued by a foreign government containing your photograph and signature.²

Please post your certified ID to:

Essential Super,
Reply Paid 86495,
Sydney NSW 2001

or contact 13 4074 for any questions

² Documents that are written in a language that is not 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. Please refer to www.naati.com.au for further information.

Below is a comprehensive list of prescribed persons who are authorised to certify copies of identification documents for the purposes of Anti-Money Laundering and Counter-Terrorism Financing laws.

Overseas-based authorised signatories

- A legal practitioner who holds a current practicing certificate under a law in force in a State or Territory in Australia
- Commonwealth Bank of Australia officers at offshore branches with 2 or more years continuous service with Commonwealth Bank of Australia
- Officers of any other Australian bank or other Australian financial institution that holds either an AFSL or ACL (being either a bank, building society or credit union) or Australian finance company with offices outside Australia where the officer has 2 or more years' service with the relevant Australian financial institution or the relevant Australian finance company
- A judge, magistrate, registrar or deputy registrar of an overseas court
- An Australian consular or diplomatic officer who holds one of the following positions:
 - Consul-General
 - Consul
 - Vice-Consul
 - Trade Representative
 - Consular Agent
 - Ambassador
 - High Commissioner
- Minister
- Head of a Mission
- Commissioner
- Charge d'Affaires
- Counsellor, Secretary or Attache at an Embassy, High Commissioner's office, Legation or similar.
- A member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the Institute of Public Accountants with 2 or more years of continuous membership.
- A person authorised as a notary public in a foreign country
- Employee of the Australian Trade and Investment Commission who is:
 - in a country or place outside Australia; and
 - authorised under paragraph 3 (d) of the Consular Fees Act 1955; and
 - exercising his or her function in that place
- Employee of the Commonwealth who is:
 - in a country or place outside Australia; and
 - authorised under paragraph 3 (c) of the Consular Fees Act 1955; and
 - exercising his or her function in that place.



Australian-based authorised signatories

- A person who, under a law in force in a State or Territory, is currently licensed or registered to practise in the following occupations:
 - Chiropractor
 - Dentist
 - Legal practitioner
 - Medical practitioner
 - Nurse
 - Optometrist
 - Patent attorney
 - Pharmacist
 - Physiotherapist
 - Psychologist
 - Trade marks attorney
 - Veterinary surgeon
- A person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High court of Australia, as a legal practitioner (however described)
- An officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more years of continuous service with one or more licensees.
- An officer with, or a credit representative of, a holder of an Australian credit licence (ACL), having 2 or more years of continuous service with one or more licensees
- Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
- Australian Consular Officer, within the meaning of the Consular Fees Act 1955. This includes a person appointed to hold or act in any of the following offices of the Commonwealth (of Australia) in a country or place outside Australia:
 - Ambassador
 - High Commissioner
 - Minister
 - Head of a Mission
 - Commissioner
 - Charge d’Affaires
 - Counsellor, Secretary or Attache at an Embassy, High Commissioner’s office, Legation or similar
- Bailiff
- Bank officer with 2 or more continuous years of service
- Commissioner for Affidavits
- Building society officer with 2 or more years of continuous service
- Chief executive officer of a Commonwealth court
- Clerk of a court
- Commissioner for Affidavits
- Commissioner for Declarations
- 15 Credit union officer with 2 or more years of continuous service
- 16 Employee of the Australian Trade and Investments Commission who is:
 - in a country or place outside Australia; and
 - authorised under paragraph 3 (d) of the Consular Fees Act 1955; and
 - exercising his or her function in that place
- Employee of the Commonwealth who is:
 - in a country or place outside Australia; and
 - authorised under paragraph 3 (c) of the Consular Fees Act 1955; and
 - exercising his or her function in that place
- Fellow of the National Tax Accountants’ Association
- Finance company officer with 2 or more years of continuous service
- Holder of a statutory office not specified in another item on this list
- Judge of a court
- Justice of the Peace
- Magistrate
- Marriage celebrant registered under Subdivision C of Division 1 of Part IV of the Marriage Act 1961
- Master of a court
- Member of Chartered Secretaries Australia
- Member of Engineers Australia, other than at the grade of student
- Member of the Association of Taxation and Management Accountants
- Member of the Australian Defence Force who is:
 - an officer; or
 - a non-commissioned officer within the meaning of the Defence Force Discipline Act 1982 with 2 or more years of continuous service; or
 - a warrant officer within the meaning of the Defence Force Discipline Act 1982
- Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the Institute of Public Accountants
- Member of:
 - the Parliament of the Commonwealth; or
 - the Parliament of a State; or
 - a Territory legislature; or
 - a local government authority of a State or Territory.
- Minister of religion registered under Subdivision A of Division 1 of Part IV of the Marriage Act 1961
- Notary public
- Permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office
- supplying postal services to the public
- Permanent employee of:
 - the Commonwealth or a Commonwealth authority; or
 - a State or Territory or a State or Territory authority; or
 - a local government authority;
 with 2 or more years of continuous service and the person is not already specified in another item on this list
- Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made
- Police officer
- Registrar, or Deputy Registrar, of a court
- Senior Executive Service employee of:
 - the Commonwealth or a Commonwealth authority; or
 - a State or Territory or a State or Territory authority
- Sheriff
- Sheriff’s officer
- Teacher employed on a full-time basis at a school or tertiary education institution
- Member of the Australasian Institute of Mining & Metallurgy