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Crescent Wealth Superannuation Fund

Early release of superannuation benefits on grounds of financial hardship

CHECK THAT YOU QUALIFY

You may be eligible to claim your preserved benefit on the grounds of financial hardship if you are an Australian or New Zealand citizen or permanent resident and if you satisfy **one** of the following criteria:

- If you have **not reached your preservation age*** (refer to the table on the right) plus 39 weeks:
 - you have been receiving Commonwealth income support payments for a continuous period of *at least 26 weeks*; **and**
 - you are able to demonstrate to the trustee that you are unable to meet reasonable and immediate family living expenses.
- If you are **over your preservation age*** (refer to the table on the right) plus 39 weeks:

Option A:

- you have been receiving Commonwealth income support payments for a continuous period of *at least 26 weeks*; **and**
- you are able to demonstrate to the trustee that you are unable to meet reasonable and immediate family living expenses.

Option B

- you have been receiving Commonwealth income support payments for a cumulative period of 39 weeks since reaching your preservation age* (refer to the table on the right); **and**
- the trustee is satisfied you are not gainfully employed on a full-time or part-time basis as of the date of application for early release of the preserved or restricted non-preserved benefits.

* Between 55 and 60 depending on your date of birth – see below.

Date of birth	Preservation age
Before 1 July 1960	55
1 July 1960 to 30 June 1961	56
1 July 1961 to 30 June 1962	57
1 July 1962 to 30 June 1963	58
1 July 1963 to 30 June 1964	59
1 July 1964 or after	60

The fund's administrator will use your Centrelink Customer Reference Number (CRN) that you provide in Step 10 to confirm your eligibility with Centrelink.

LIMITS ON AMOUNTS RELEASED

By law, the trustee can only release a maximum of \$10,000 (before tax) in any 12 month period if you have not yet reached your preservation age* plus 39 weeks. Only one payment can be made in any 12 month period. The minimum amount is normally \$1,000 or your total benefit if less than \$1,000 (before tax is deducted). This restriction does not apply if you are over your preservation age* plus 39 weeks and qualify under Option B.

GAINFULLY EMPLOYED

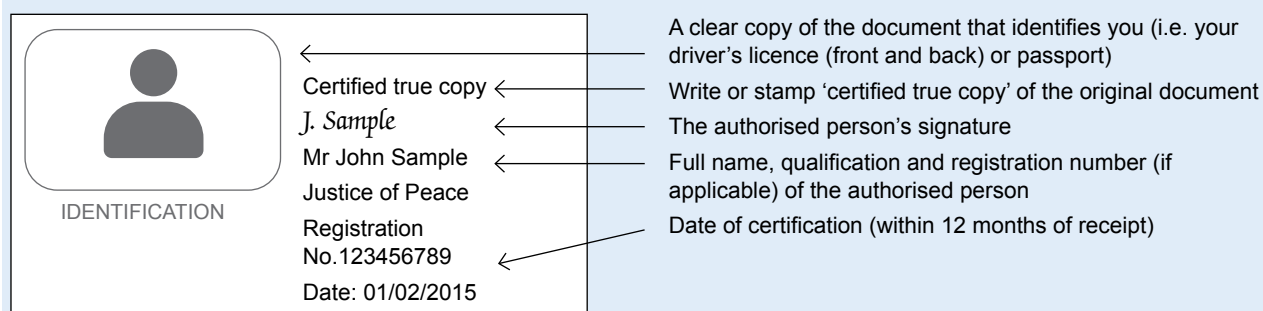
Gainfully employed means employed or self-employed for gain or reward in any business, trade, profession, vocation, calling, occupation or employment for at least 10 hours per week.

Provide proof of your identity (ID) and a statutory declaration

You will need to provide certified proof of your identity together with a completed statutory declaration (available at the end of this form). The easiest way to do this is as follows:

- photocopy your current driver's licence (front and back) or passport
- complete the statutory declaration (but do not sign it)
- take the photocopies of your ID and the original of the partly completed statutory declaration to Australia Post* or your local Police station**
- ask them to certify your ID and witness your statutory declaration.

The person certifying your ID documents will include the following details on the copy(ies):



* To be able to certify your ID document(s) and witness your statutory declaration, the Australia Post employee must be a permanent employee of the Australian Postal Corporation with 5 or more years of continuous service in an office supplying postal services to the public. Australia Post will charge a small fee.

**A Police Officer, Sheriff or Sheriff's Officer can certify your ID and witness your statutory declaration.

Alternatively, you can refer to the Completing Proof of Identity fact sheet on the fund's website at www.virginmoney.com.au/super for a list of other people who can certify your ID document(s). Please refer to the following website for further information about who can witness a Commonwealth statutory declaration – www.ag.gov.au/Publications/Pages/Statutorydeclarationsignatorylist.aspx.

If you don't have a driver's licence or passport

You will need to provide a certified copy of one document from each of the following groups:

LIST A

- Birth certificate or birth extract¹
- Citizenship certificate issued by the Commonwealth
- Pension card issued by the Department of Human Services (Centrelink) that entitles the person to financial benefits

AND

LIST B

- Letter from the Department of Human Services (Centrelink) or other Government body in the last 12 months regarding a Government assistance payment
- Tax Office Notice of Assessment issued in the last 12 months
- Rates notice from local council issued in the last 3 months
- Electricity, gas or water bill issued in the last 3 months
- Landline phone bill issued in the last 3 months (mobile phone bills will not be accepted)

Name change

If you have changed your name, you must provide a certified copy of the relevant name change document¹, for example, a marriage certificate, deed poll, decree nisi/divorce order or change of name certificate issued by the Births Deaths and Marriages Registration office.

Signing on behalf of another person

If you are signing on behalf of the applicant you will need to provide the following:

- A **certified** copy of the Guardianship papers or Power of Attorney; and
- A **certified** copy of the appropriate proof of identity for the holder of the Guardianship or Power of Attorney; and
- A **certified** copy of the appropriate proof of identity of the applicant.

Note: Certified ID is also required for the member

¹ Translation

If your identification is written in a language other than English, the identification must be accompanied by an English translation prepared by a translator accredited by the National Accreditation Authority for Translators and Interpreters Ltd. (NAATI) at the level of Professional Translator or higher (or an equivalent accreditation), to translate from a language other than English into English.

Provide your Tax File Number (if you haven't already done so)

Providing your Tax File Number (TFN)

There may be tax implications if you have not yet provided, or choose not to provide, your TFN. Whilst it is not compulsory to provide your TFN, not doing so could cost you in the following ways:

- you may have paid more tax than necessary on super contributions made for you by your employer (including SG, salary sacrifice and other contributions) in this financial year. This additional tax can be reversed if you provide your TFN to the fund before the end of the financial year, or your earlier payment from the fund. Although you may be able to claim back this additional tax if you later provide your TFN, time limits and other rules may apply, which may affect the size of any refund.

- you may pay additional tax on your super payout. However it might be possible to claim this back when lodging your tax return.
- you may miss out on any government Super Co-contributions for which you may be eligible; and
- you may have difficulty locating your super in the future, should you lose contact with your fund(s).

If you ask us to use your TFN as proof of identity, we will validate your TFN with the Australian Tax Office. If your TFN is not valid, you will need to provide proof of identity and your super payout will be delayed.

If you are uncertain as to whether or not you have provided your TFN, you can check by logging into your online super account at www.crescentwealth.com.au/super or call us on **1300 926 626** if you have any questions.

Complete the form and statutory declaration

Complete the form and statutory declaration attached in black or blue pen and send with your supporting documents to Crescent Wealth Superannuation Fund, GPO Box 4650, Melbourne VIC 3001.

Step 3 – Briefly explain the cause(s) of your financial hardship and how the money will be used if released

Step 4 – List your financial dependants (e.g. Your partner and children)

Name

Relationship to you* Age

Name

Relationship to you* Age

Name

Relationship to you* Age

Name

Relationship to you* Age

“Dependants” means anyone who is in whole, or in part, financially dependent on you e.g. your children, adult family members or anyone else who lives with you and shares the bills.

Step 5 – Have you or your partner received or are you entitled to receive a redundancy package or workers’ compensation lump sum payment? And how the money will be used if released

(Select an option)

No Yes If Yes, show the amount received, or the amount you or your partner expect to receive and when?

Value \$

Date

Step 6 – What net (after tax) amount do you estimate would relieve your current severe financial hardship? And how the money will be used if released

Please include details of any overdue bills or overdue loan repayments. You must attach evidence to support this. Documents should not be over 1 month old.

\$,

Step 7 – Describe and list the approximate value of assets held by you, your partner and dependants (do not include the family home)

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Step 8 – Current total net weekly income

You must attach evidence to support this. Documents should not be over 1 month old.

Self

\$,

Partner

\$,

Dependants

\$,

TOTAL WEEKLY INCOME

\$,

Step 9 – List below all reasonable current weekly expenses in relation to you, your partner and your dependants

Main Weekly Expenses

Rent / board (provide documentary evidence)	\$	□	□	□	,	□	□	□
Home loan repayments (provide documentary evidence)	\$	□	□	□	,	□	□	□
Personal loan repayments (provide documentary evidence)	\$	□	□	□	,	□	□	□
Credit card repayments (provide documentary evidence)	\$	□	□	□	,	□	□	□
Food and household items	\$	□	□	□	,	□	□	□
Car repayments (not included in personal loan repayments above) (provide documentary evidence)	\$	□	□	□	,	□	□	□
Gas (provide documentary evidence)	\$	□	□	□	,	□	□	□
Electricity (provide documentary evidence)	\$	□	□	□	,	□	□	□
Telephone (provide documentary evidence)	\$	□	□	□	,	□	□	□
Car (fuel, registration, insurance) (provide documentary evidence)	\$	□	□	□	,	□	□	□
Public transport	\$	□	□	□	,	□	□	□
Clothing	\$	□	□	□	,	□	□	□
Municipal and water rates (provide documentary evidence)	\$	□	□	□	,	□	□	□
Home and contents insurance (provide documentary evidence)	\$	□	□	□	,	□	□	□
Childcare and/or Education (provide documentary evidence)	\$	□	□	□	,	□	□	□
Medical / dental (provide documentary evidence)	\$	□	□	□	,	□	□	□
Life insurance premium (provide documentary evidence)	\$	□	□	□	,	□	□	□
Health insurance premium (provide documentary evidence)	\$	□	□	□	,	□	□	□
Centrelink Debt Repayment (provide proof of repayments and amount owing)	\$	□	□	□	,	□	□	□
Any other expenditure (please specify)	\$	□	□	□	,	□	□	□
TOTAL WEEKLY INCOME	\$	□	□	□	,	□	□	□

Step 10 – Proof of commonwealth income support

Please provide your Centrelink Customer Reference number (CRN) □□□□ □□□□ □□□□□□ .

(This information is available on your Centrelink Income Statement or client card.)

Step 11 – Employment declaration

- Yes, I am over my preservation age – as detailed on the table on the fact sheet attached.
- Yes, I am not *gainfully employed* – as defined on the fact sheet attached.

Step 12 – Immediately payable arrears & liabilities

Provide details of unpaid or overdue bills or liabilities, any outstanding loan or credit card repayments and any other current arrears.

Amounts stated must be currently payable or outstanding. Liabilities that are not immediately payable cannot be taken into account.

You must provide documentary evidence for each item.

Mortgage/Home Loan Arrears

\$

Car Loan Arrears *

\$

Credit Card Arrears * (please specify)

\$

\$

\$

Personal Loan Arrears ** (please specify)

\$

\$

\$

Other Arrears or Liabilities currently due and payable (please specify)

\$

\$

\$

\$

\$

\$

\$

Total immediate arrears & liabilities

\$

* **Note:** This is not your regular repayment amount but rather the amount you are behind, if any, on your regular repayments. Your repayment amount should be included at Step 9.

** If the personal loan is from an individual rather than a lending institution, the supporting documentation required is a Statutory Declaration from the lender detailing the reason for the loan, the amount outstanding and the date the outstanding amount is due. If it is from a lending institution, then what is required is not your regular repayment amount but the amount you are behind, if any, on your regular repayments together with supporting documentation.

Step 13 – Statutory declaration

You must complete the attached Statutory Declaration. The Statutory Declaration must be signed and witnessed by an authorised person. Please refer to the fact sheet on the front of this form for details about who can witness your Commonwealth statutory declaration.

Step 14 – Confirm residency / Citizenship status

The ability to access your super on the grounds of severe financial hardship may depend upon your residency or citizenship status. Please indicate your current status by ticking the appropriate box below:

Are you an Australian or New Zealand citizen or an Australian Permanent Resident? YES NO

If your request is affected by your residency / citizenship status, you will be advised accordingly.

Step 15 – Provide payment instructions

Please instruct us what you wish to do with your benefit:

Maximum amount available (up to \$10,000 gross once per 12 month period)

OR

\$, net of tax (must be less than maximum)

Banking Details

Name of institution

Account name

BSB

 -

Account number

Note: the account nominated above must be in your name and must be an account for which you can sign to withdraw, either solely, or with another person.

Step 16 – Complete the checklist

To enable your payment to be processed promptly, please ensure you have correctly completed this form before returning it to the fund.

Have you:

- Provided your member details in **Step 1**?
- Attached supporting documentation for any change of name, date of birth or address detailed in **Step 2**?
- Completed all steps of the form and provided copies of documentation (where required)?
- Signed the Consent to access your Centrelink customer details (**Step 17**)?
- Signed and dated the form (**Step 18**)?
- Select the identification you have provided:
 - Current driver's licence OR current passport; or
 - One document from 'List A' and one document from 'List B' (on the attached fact sheet)
- Is your identification current? If providing an Australian Passport, one that has expired within the last two years is acceptable.
- Are your documents correctly certified? Ensure the certifier has included ALL of the following on each page:
 - Written or stamped 'certified true copy'
 - Signature and printed name
 - Date – the date MUST be within twelve months of the date we receive your completed form.
 - Qualification (such as Justice of the Peace, Australia Post employee, etc)

Please refer to the 'Completing Proof of Identity' fact sheet attached or call us on **1300 926 626** if you have any questions.

Step 17 – Consent to access your centrelink customer details

I authorise:

Crescent Wealth Superannuation Fund to use Centrelink Confirmation eServices to perform a Centrelink enquiry of my Customer details.

- the Australian Government Department of Human Services (the department) to provide the results of that enquiry to Crescent Wealth Superannuation Fund.

I understand that:

- the department will use information I have provided to Crescent Wealth Superannuation Fund to confirm my eligibility for early release of superannuation on the grounds of financial hardship based on whether I have been in receipt of a qualifying Centrelink payment for a specified period.
- the department will disclose to Crescent Wealth Superannuation Fund my personal information including my name, date of birth and payment status.
- this consent, once signed, remains valid while I am a customer of Crescent Wealth Superannuation Fund unless I withdraw it by contacting Crescent Wealth Superannuation Fund or the department.
- I can obtain proof of my circumstances/details from the department and provide it to Crescent Wealth Superannuation Fund so that my eligibility for early release of superannuation on the grounds of financial hardship can be determined.
- if I withdraw my consent or do not alternatively provide proof of my circumstances/details, I may not be eligible for the release of my superannuation benefits.

Signature

Date

/ /

Your Privacy

The Crescent Wealth Superannuation Fund is administered by us along with our service provider, Mercer Outsourcing (Australia) Pty Ltd. We collect, use and disclose personal information about you in order to manage your superannuation benefits and give you information about your super. We may also use it to supply you with information about the other products and services offered by us and our related companies. If you do not wish to receive marketing material, please contact us on **1300 926 626**.

Our Privacy Policies are available to view at www.crescentwealth.com.au/privacypolicy or you can obtain a copy by contacting us on **1300 926 626**.

If you do not provide the personal information requested, we may not be able to manage your superannuation.

We may sometimes collect information about you from third parties such as your employer, a previous super fund, your financial adviser, our related entities and publicly available sources.

We may disclose your information to various organisations in order to manage your super, including your employer, our professional advisors, insurers, our related companies which provide services or products relevant to the provision of your super, any relevant government authority that requires your personal information to be disclosed, and our other service providers used to assist with managing your super.

In managing your super your personal information will be disclosed to service providers in another country, most likely to Mercer's processing centre in India. Our Privacy Policies list all other relevant offshore locations.

Our Privacy Policies set out in more detail how we deal with your personal information and who you can talk to if you wish to access and seek correction of the information we hold about you. It also provides detail about how you may lodge a complaint about the way we have dealt with your information and how that complaint will be handled.

If you have any other queries in relation to privacy issues, you may contact us on **1300 926 626** or write to our Privacy Officer, GPO Box 4650 Melbourne VIC 3001 .

Step 18 – Sign the form

The following MUST accompany your application for it to be considered:

- Statutory Declaration, signed and witnessed by an authorised person.
- Evidence of current weekly income and expenses. Documents should not be over 1 month old.
- Evidence of overdue bills, loans or credit card payments. Documents should not be over 1 month old.

The trustee can only approve the release of ONE payment from your superannuation benefit in any 12 month period, up to the maximum gross amount of \$10,000.00. This restriction does not apply if you are over your preservation age plus 39 weeks and qualify under Option B as detailed on the fact sheet at the front of this form.

I understand that the information on this form will be handled by the trustee to process my application for early release of part or all of my superannuation benefit within these limits on the grounds of severe financial hardship.

If I do not provide the information, the trustee may not be able to pay part or all of my superannuation benefit on the grounds of severe financial hardship.

I understand and consent to my information being collected, disclosed and used in the manner set out in this form.

Signature

Date

X

/ /

Please return your completed form together with your proof of identity and supporting documentation to the Fund Administrator, Crescent Wealth Superannuation Fund, GPO Box 4650, Melbourne VIC 3001.

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Statutory declaration

I, Name

Address

Occupation of the person making the declaration

make the following declaration under the Statutory Declarations Act 1959:

- (1) The information provided by **me** in the *Early release of superannuation benefits on grounds of severe financial hardship* form (Application) which accompanies this Statutory Declaration is true and correct.
- (2) I am unable to meet **my** reasonable and immediate family living expenses **and** I do not have any assets (**apart from my home**) which could (reasonably and realistically speaking) be used or sold to cover this gap.
- (3) I authorise Centrelink to confirm with Mercer (Australia) Pty Ltd, ABN 32 005 315 917, (Mercer) that my name, date of birth and Centrelink Customer Reference Number (CRN) details supplied in the Application match Centrelink records.
- (4) To assist in establishing whether I qualify for the early release of my superannuation on the grounds of severe financial hardship, I consent for Centrelink to confirm my receipt of an income support payment to Mercer for the relevant period.
- (5) I also authorise Mercer to pass these details on to the Trustee, Diversa Trustees Limited.
- (6) I understand that I can only receive one benefit payment in a 12 month period released due to severe financial hardship.

I understand that a person who intentionally makes a false statement in a statutory declaration is guilty of an offence under section 11 of the *Statutory Declarations Act 1959*, and I believe that the statements in this declaration are true in every particular.

X

.....
[Signature of person making the declaration]

.....
Declared at [place] on [day] of [month] [year]

Before me,

X

.....
[Signature of person before whom the declaration is made.]

.....
[Full name, qualification and address of person before whom the declaration is made (in printed letters)]

.....
[Optional: Email address and/or telephone number of person making the declaration]

Note 1 – A person who intentionally makes a false statement in a statutory declaration is guilty of an offence, the punishment for which is imprisonment for a term of 4 years — see section 11 of the Statutory Declarations Act 1959.

Note 2 – Chapter 2 of the Criminal Code applies to all offences against the Statutory Declarations Act 1959 — see section 5A of the Statutory Declarations Act 1959.

Note 3 – A brochure is available from Centrelink that provides details about the Centrelink Confirmation eService.

Note 4 – Please refer to the following website for further information about who can witness a Commonwealth statutory declaration – www.ag.gov.au/Publications/Pages/Statutorydeclarationsignatorylist.aspx.

PLEASE NOTE: IT IS NOT APPROPRIATE FOR APRA OFFICERS TO ACT AS WITNESS TO THIS STATUTORY DECLARATION.

Completing proof of identity

PRIMARY PHOTOGRAPHIC IDENTIFICATION

You will need to provide a copy of **one** of the following primary identification documents:

- Current Australian or foreign driver's licence (including the back of the driver's licence if your address has changed)
- Australian passport
- Current foreign passport¹, or similar document issued for the purpose of international travel¹
- Current card issued under a State or Territory for the purpose of proving a person's age
- Current national identity card issued by a foreign government for the purpose of identification¹

Identification documents must not be expired (excepting an Australian passport which may be expired within 2 years).

ALTERNATIVE IDENTIFICATION

If you are unable to provide any primary photographic identification, you will need to provide two identification documents, one from each of the following lists:

- Birth certificate or birth extract¹
- Citizenship certificate issued by the Commonwealth
- Pension card issued by the Department of Human Services (Centrelink) that entitles the person to financial benefits

- AND**
- Letter from the Department of Human Services (Centrelink) or other Government body in the last 12 months regarding a Government assistance payment
 - Tax Office Notice of Assessment issued in the last 12 months
 - Rates notice from local council issued in the last 3 months
 - Electricity, gas or water bill issued in the last 3 months
 - Landline phone bill issued in the last 3 months (mobile phone bills will not be accepted)

NAME CHANGE

If you have changed your name, you must provide a certified copy of the relevant name change document¹, for example, a Marriage Certificate issued by the Registry of Births Deaths & Marriages, Decree Nisi or Deed Poll (in addition to the above identification).

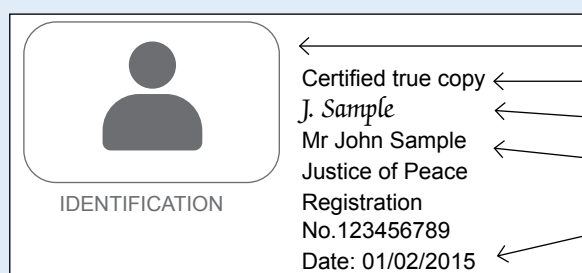
If your legal name or date of birth does not match exactly to our records (excluding aforementioned name changes), please contact us for further instructions.

¹ **Translation:** If your identification is written in a language other than English, the identification must be accompanied by an English translation prepared by a translator accredited by the National Accreditation Authority for Translators and Interpreters Ltd. (NAATI) at the level of Professional Translator or higher (or an equivalent accreditation), to translate from a language other than English into English.

HOW TO CERTIFY DOCUMENTS

After sighting the original and the copy and making sure both documents are identical, the certifier must include on EACH page:

- Written or stamped 'certified true copy'
- Signature and printed full name
- Qualification (such as Justice of the Peace, Australia Post employee, etc)
- Date (the date of certification must be within the 12 months prior to our receipt)



- A clear copy of the document that identifies you (i.e. your driver's licence (front and back) or passport)
- Write or stamp 'certified true copy' of the original document
- The authorised person's signature
- Full name, qualification and registration number (if applicable) of the authorised person
- Date of certification (within 12 months of receipt)

Verification

A verification of the certifying party may be performed. If a discrepancy arises, you may be requested to re-certify documentation.

Important Note

The information in this document is a guide only and we may request additional documentation prior to any payment.

Completing proof of identity

WHO CAN CERTIFY DOCUMENTS IN AUSTRALIA?

- Permanent employee of the **Australian Postal Corporation** with two or more years of continuous service who is employed in an office supplying postal services to the public.
- Agent of the **Australian Postal Commission** who is in charge of an office supplying postal services to the public.
- **Architect**
- **Australian Consular Officer or Australian Diplomatic Officer** (within the meaning of the Consular Fees Act 1955)
- **Bailiff**
- **Bank officer, building society officer or credit union officer** (with two or more continuous years of service)
- **Commissioner for Affidavits or Declarations**
- **Court Officer**, Registrar or Deputy Registrar of a Court, Judge, Clerk, Magistrate, Master of a Court, Chief Executive Officer of a Commonwealth Court
- **Fellow of the National Tax Accountant's Association**
- **Finance Company Officer** (with two or more continuous years of service with one or more finance companies)
- **Financial Adviser or Financial Planner**
- **Holder of a Statutory office not specified in another item**
- **Justice of the Peace**
- **Legal practitioner**
- **Marriage celebrant** (registered under Subdivision C of Division 1 of Part IV of the Marriage Act 1961)
- **Medical Practitioner, Chiropractor, Dentist, Nurse, Optometrist, Physiotherapist, Psychologist, Midwife, Occupational Therapist**
- **Member of Chartered Secretaries Australia**
- **Member of Engineers Australia** (other than at the grade of student), a Registered Professional Engineer of Professionals Australia or registered under a law of the Commonwealth, a State or Territory or registered on the National Engineering Register by Engineers Australia
- **Member of the Australasian Institute of Mining and Metallurgy**
- **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 two or more years of continuous service or a warrant officer within the meaning of that Act)
- **Member of the Governance Institute of Australia Ltd**
- **Member of the Institute of Chartered Accountants in Australia and New Zealand**, the Australian Society of Certified Practising Accountants, Member of the Institute of Public Accountants or the Association of Taxation and Management Accountants
- **Member of Commonwealth Parliament, State Parliament, Territory Legislature or a Local Government Authority** (State or Territory)
- **Migration agent registered under Division 3 of Part 3 of the Migration Act 1958**
- **Minister of Religion** (under Subdivision A of Division 1 of Part IV of the Marriage Act 1961)
- **Notary Public**
- **Officer with, or Authorised Representative of an Australian Financial Services Licensee** (who has had at least two years of continuous service with one or more licensees)
- **Officer with, or a credit representative of, a holder of an Australian credit licence** (who has had at least two years of continuous service with one or more licensees).
- **Permanent employee of the Commonwealth** (or Commonwealth Authority) **or a State or Territory** (or State or Territory Authority) **or a Local Government Authority with two or more years of continuous service**
- **Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made**
- **Pharmacist**
- **Police Officer, Sheriff or Sheriff's Officer**
- **Senior Executive Service Employee of the Commonwealth** (or Commonwealth Authority) **or a State or Territory** (or State or Territory Authority)
- **SES Employee of the Commonwealth**
- **Teacher employed on a full-time basis at a school or tertiary education institution**
- **Trade marks attorney, Patent Attorney**
- **Veterinary surgeon**

WHO CAN CERTIFY DOCUMENTS OUTSIDE OF AUSTRALIA

- an authorised staff member of an **Australian Embassy, High Commission or Consulate**
- an authorised employee of the **Australian Trade Commission** who is in a country or place outside Australia
- an authorised employee of the **Commonwealth of Australia** who is in a country or place outside Australia
- a **Member of the Australian Defence Force** who is an officer or a non-commissioned officer with two or more years of continuous service
- a **Notary Public from a country ranked 129 or below in the latest Transparency International Corruptions Perception Index:**<http://www.transparency.org>