



 Print whole section

Access on compassionate grounds

Find out about accessing super early on compassionate grounds, what you need to do, how to apply.

Access on compassionate grounds – what you need to know

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

Expenses eligible for release on compassionate grounds

See what expenses are eligible and evidence you need to access super on compassionate grounds.

How to apply for release on compassionate grounds

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

Inappropriate access to super on compassionate grounds

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

Compassionate grounds – registered agent information

This is for registered agents assisting clients to access their super early on compassionate grounds.

Compassionate grounds – health practitioner information

This is for health practitioners assisting their patients to apply for early access to super on compassionate grounds.

QC 73096

Access on compassionate grounds – what you need to know

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

Last updated 5 January 2026



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 have no discretion to vary the conditions under which you can access your super early.

You may be able to have super released on compassionate grounds to meet expenses 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 unpaid expense, however, if you have borrowed money to pay for the expense, you may be able to access your super to repay the outstanding balance of the borrowed amount.

These circumstances **don't include** meeting general day-to-day expenses in hardship situations. In these situations, you may be able to [access your super early](#), but there are different rules, and you apply directly to your super fund.

When you apply, ensure you attach all the required evidence so your application can be assessed as quickly as possible. Applications that are not accompanied by all the required documentary evidence may be delayed or not approved.

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.

Things to consider

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 applying. 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 benefits](#).

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

Super that is released early will generally count towards your assessable income for income tax purposes. You need to include any taxable amounts in your tax return.

Refund of tax withheld

You may be able to request a refund of any tax withheld from your super lump sum payment if you had 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](#).

What you need to do before applying for early release

Before you apply for early release of super on compassionate grounds, work through these steps to check what you need to do if you:

- are seeking to access your super to pay for an expense for yourself, you'll need to [find out if you are eligible for compassionate release of super](#)
- are [applying to pay for someone else's expenses](#), there are additional eligibility requirements
- meet the eligibility requirements you'll then need to understand what [evidence you need to provide](#).

Contact your super fund

Before applying to us for compassionate release of your super, you must contact your super fund to:

- confirm they will release your super early on compassionate grounds
- confirm there is sufficient money in your account to cover both the expense and the tax withholding amount (which generally is up to 32% of the amount being withdrawn)
- check if there will be any fees for releasing your super early under compassionate grounds
- understand the implications on any insurance attached to your accounts.

If you're a member of an **exempt public sector super scheme**, don't apply to us unless your scheme has directed 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.

If you have a **self-managed super fund (SMSF)**, you still need our approval to access your super early under compassionate release of super. 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](#).

Eligibility for compassionate release of super

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

- Condition 1 – 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 can't meet this condition and you're **not** eligible to apply – for more information see [temporary residents and superannuation](#).
 - If you were a temporary resident and are not a current Australian citizen or permanent resident or New Zealand citizen, you can't meet this condition and you're **not** eligible to apply. You may be eligible to be paid your super in the form of a [Departing Australia superannuation payment](#).
- Condition 2 – you meet the eligibility requirements of the specific compassionate grounds that you're applying for.
- Condition 3 – you or your dependants' expense is unpaid or has been paid as a result of you borrowing money that remains outstanding – where you or your dependant have borrowed money to pay the expense
 - You can only apply to repay any outstanding amounts from the amount borrowed.
 - Additional documents will need to be provided as part of your application.
- Condition 4 – you can't afford to pay part or all the expense without accessing your super. That is, you can't pay the expense by
 - using your savings
 - redrawing your mortgage
 - selling shares, investments or assets
 - accessing funding through other means (such as the National Disability Insurance Scheme)
 - borrowing money, obtaining a loan or using credit facilities – noting that if you then are unable to repay the borrowed amount, you may still be eligible to apply.

- Condition 5 – you provide all required supporting evidence and invoices or quotes, including any documentary evidence required to show you're in a dependant relationship with someone when you're applying to pay an expense for them.

Accessing super to pay expenses for someone else

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 Interdependent relationship or substantially financially dependent relationship, you need to provide evidence of the relationship.

Who is a dependant

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

- your spouse
- your child
- any other person you are in an interdependent relationship with
- a person who is substantially financially dependent on you.

Read the following information to determine if your relationship meets the relevant criteria and to understand the additional evidence you need to provide.

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

Spouse

We define a spouse as 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're not required to provide any additional evidence with your application.

Child

A child is someone less than 18 years old.

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

- biological child
- adopted child
- stepchild
- child of your spouse
- 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 with your application.

If your application is to pay for the expenses of your child who is 18 years or older, you'll need to satisfy that an interdependent relationship or a substantially financial dependent relationship exists between you and your child.

Interdependent

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

- they have a close personal relationship
- they live together
- one or both provides financial support to the other
- one or both provides domestic support and personal care to the other.

You may also be considered to have an interdependent 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

Once you have read the following information, you may wish to use or print our [Interdependent relationship checklist](#) to assist you in collecting the required evidence for your application.

To show that you are in an interdependent relationship with another person, you need to provide:

- documents showing that you both live at the same address or, if you're temporarily living apart, that you normally live together
 - this could be a joint bank statement or a phone or utility bill for example
 - 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 form detailing all the circumstances of the relationship between the persons, including (where relevant)
 - duration of your 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

arising from a severe disability. To support her application that her son is a dependant both Alix and her son provide:

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

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.

Substantially financially dependent

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, substantial financial payments to, or on behalf of, the other person for a significant period
- 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 without these payments (such as groceries, mortgage or rent, transportation costs, utility bills and medical expenses).

Evidence

Once you have read the following information, you may wish to use or print our [Financial dependant checklist](#) to help you collect the required evidence for your application.

To prove you're in a substantially financially dependent relationship with another person, you need to provide:

- a written statement or letter (this can include a statutory declaration from yourself or the dependant that includes the following information about the relationship
 - how regularly financial support is provided
 - value of financial support provided
 - duration of the financially dependent relationship
 - whether the other person's normal living expenses are financed by these payments
 - 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 relationship.
- financial documents that
 - support the written statement or letter and clearly demonstrate that you financially support 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
 - 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 defendant that show any other income they have.

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. They don't live together. To support a substantially financial relationship, Dev provides us with:

- copies of bank statements from himself and his mother showing fortnightly transfers of money to support his mother that show
 - his mother used the money transferred by Dev to buy essential everyday living expenses
 - 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.

Accessing super to repay borrowed amounts for eligible expenses

If you or your dependant paid for an eligible expense by borrowing money and you don't have the financial capacity to repay the amount, you may be able to access some of your super to repay the outstanding balance of the borrowed amount.

Borrowed amount refers to any debt that was incurred to pay for an eligible expense, where a balance remains outstanding and has a requirement to be repaid. Examples of financial arrangements that may be eligible 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 terms of the arrangement.

Eligibility criteria

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. That is:
 - the expense is an eligible expense
 - you have the necessary documents to support your expense.

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

- Condition 2 – You or your dependant borrowed money for the purposes of paying for the 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 of the borrowed amount in accordance with the terms you agreed to (you need to consider options to repay some or all the borrowed amount before applying).

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 that was used to pay for the eligible expense.

Amounts that are not eligible

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

Evidence

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

Amounts borrowed from family or friends

If you or your dependant borrowed money from family or a friend, your application must include the following additional documents and information to support the borrowed amounts.

If you don't provide the right evidence your application will be delayed or not be approved. The following information tells you what these documents must include.

Once you have read the following information, you may wish to use or print our [Repaying amounts borrowed from family or friends checklist](#)

to help you in collecting the required evidence for your application. You must provide:

- A paid invoice, receipt or bank statement that shows the payment of the expense, including the
 - date of payment
 - method of payment (electronic payment, credit card, cash)
 - amount paid.

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.

You must provide a [statutory declaration](#) from yourself or your dependant that must include:

- the amount borrowed, lender's name, how it was paid, and the date received
- intended use of borrowed amount
- any terms of repayment that were agreed to (this needs to include why the repayment terms can't be met)
- the outstanding balance of the borrowed amount that you aren't able to repay by other means.

You must provide a statutory declaration from the lender that must include:

- the amount loaned, who it was for, how it was paid, and the date paid
- 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.

If you entered into any written contracts or agreements that detail the terms of the arrangement, you need to include these documents in your application.

Loans from a commercial lender

If you or your dependant obtained a loan from a commercial lender, your application needs to include these additional documents to support the loan:

- an invoice or quote for the expense
- proof the expense has been paid
- financial documents showing the payment of amounts between yourself or your dependant and the lender
- a loan contract
- a statutory declaration from yourself or your dependant.

If you don't provide the right evidence your application will be delayed or not be approved. The following information tells you what these documents need to include.

Invoices, receipts and bank statements

Your application must also include:

- a paid invoice, receipt or bank statement that shows the payment of the expense, including the
 - date of payment
 - method of payment (electronic payment, credit card or cash)
 - amount paid
 - payer's details
- the loan statement that shows
 - the opening balance of the loan
 - the date on which the loan was provided
 - payment of the amount to you 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 provider, including the payment dates
- the account owner's name.

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

Statutory declaration and loan contract

Your application must also include:

- the loan contract with the terms and conditions of the loan (including any information about repayment requirements and the charging of interest and fees)
- a statutory declaration from yourself or your dependant that includes
 - the amount borrowed, lender's name and the date received
 - the intended use of the borrowed amount
 - the outstanding balance of the borrowed amount that you aren't able to repay by other means
 - details of the changes in your or your dependant's circumstances since obtaining the loan that have resulted in the repayment terms not being met
 - details of other funding options (see [condition 4](#)) you have considered and why they aren't available.

Other lenders or financial arrangements

If you or your dependant has borrowed money or incurred a debt to pay for an eligible expense from any other entity, your application needs to include these documents to support this arrangement:

- an invoice or quote for the expense
- proof the expense has been paid
- financial documents showing the payment of amounts between yourself or your dependant and the lender
- a statutory declaration from yourself or your dependant.

If you don't provide the right evidence your application will be delayed or not be approved. The following information tells you what these

documents need to include.

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 exceed the cost of the expense, we will be unable to approve any amounts for release.

Due to this your application will need to include statements showing all transactions since the payment of the expense.

Invoices, receipts and bank statements

Your application must also include:

- an invoice or quote that includes an itemised list of expenses and their cost
- a paid invoice, receipt or bank statement that shows the payment of the expense, with 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.

Financial documents and statutory declaration

Your application must also include:

- financial documents that include details of the borrowed amount or debt incurred (including bank statements, loan contracts, written agreement, loan statements or repayment schedules), with the following information
 - receipt of the borrowed amounts or debt incurred, including the date
 - payments to the provider (or direct payment to the provider from the lender on your or your dependant's behalf), including the date and the amount paid

- any terms and conditions regarding the amount (including any information about repayments requirements and the charging of interest or fees)
- intended use of the borrowed amount or debt incurred (including details of any interest or fees that have been charged and repayments that have been made)
- a statutory declaration from yourself or your dependant with
 - the amount borrowed or debt incurred, lender's name and the date received
 - intended use of the borrowed amount or debt incurred
 - the 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.

Example 3: repayment of money borrowed from a family to pay for a funeral

Justin makes an application for compassionate release of super to repay money borrowed from his sibling David, that was used to pay for the funeral of his partner Mary.

To support his eligibility, 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 support the payment of the expense, Justin has 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 support the borrowed amount, Justin provided the following documents:

- a statutory declaration from Justin advising

- Justin 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
- Justin also advised that he has made 3 repayments over the last 2 years totalling \$1,500
- Justin is unable to make further repayments due to cost-of-living pressures
- a statutory declaration from David advising
 - David lent \$15,000 to Justin 2 years ago to pay for the funeral of his wife Mary, via electronic bank transfer
 - 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. As only \$14,200 of the borrowed amount was required for the funeral expense and Justin has repaid \$1,500 to David, we can approve a release of up to \$12,700 to repay the outstanding balance of the borrowed amount.

Evidence requirements

You must provide [evidence relevant to the specific ground](#) for compassionate release and where relevant to show that someone is your dependant.

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

The following requirements apply to all the evidence and information that you provide.

If you submit your application **online**, you need digital copies of the required evidence:

- We accept photos of documents – supported file formats are PDF, gif, jpeg and png.
- We **don't** accept screen shots of text messages or emails.
- Our system won't accept more than 20 attachments and 10 MB per attachment.

If you submit a paper application, you need to ensure you provide copies of your documents. Don't provide original documents as these will not be returned.

Where 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 \(NAATI\)](#) ↗.

Don't include images of a disturbing nature to support your application as they're not necessary to assess your application.

We may carry out checks with your providers to validate evidence provided in your application, including where missing or additional information is required, including contacting service providers to validate invoices, quotes or medical reports.

When providing financial statements (for example, from a lender) to support your application, you need to ensure these are on the provider's letterhead and include the account holder's name and statement period.

Quotes and invoices

Under each ground we also need to see evidence of expenses that show the amounts you're seeking to release from your super account. This can include an itemised quote or an invoice that shows the amount and a description of each component.

Invoices and quotes must:

- include an itemised list of expenses and their respective costs, lump sum quotes or invoices won't be accepted
- include the provider's name and contact details

- be on the provider's letterhead
- be addressed to you, or your dependant if you are applying for them
- be dated
 - no more than 6 months old for unpaid quotes
 - no more than 30 days old for unpaid invoices.
- be converted to Australian dollars if they're in a foreign currency, 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.

If the quote or invoice has been paid by a borrowed amount there are no timeframe requirements for the invoice or quote.

Statutory declarations

Some applications require statutory declarations to be provided as a supporting document. This can be any valid statutory declaration form (Commonwealth, State or Territory), so long as it meets the requirements of the Act it is made under.

You can make a Commonwealth statutory declaration via the paper form or through your myGov account. To access the Commonwealth statutory declaration form and for guidance on completing this form, see [how to complete a statutory declaration](#).

Interdependent relationship checklist >

Checklist to apply for Compassionate Release of Super (CRS) for an interdependent.

Financial dependant checklist >

Checklist to apply for Compassionate release of super (CRS) for financial dependants.

Repaying amounts borrowed from family or friends checklist

Checklist when applying for Compassionate Release of Super (CRS) when amounts are borrowed from family or friend.

QC 60034

Interdependent relationship checklist

Checklist to apply for Compassionate Release of Super (CRS) for an interdependent.

Last updated 24 July 2025

Things to consider when applying

This checklist will assist you to collect the required documents to support your compassionate release of super application, which may reduce delays, or your application not being approved.

Accessing super early can have significant financial impacts and should be a last resort. You need to read the information on our website before using this checklist as it contains more detailed information about:

- [eligibility criteria](#) and evidence requirements for eligible [expenses](#)
- [implications](#) of accessing your super early
- how amounts withdrawn on compassionate grounds are [taxed](#).

Important to note

If you [borrowed money](#) to pay for your or your dependant's expenses, you may still be eligible. You will need to provide additional documents regarding the borrowed amount as part of your application.

Evidence required to support your application

The following items can be supplied as evidence:

1. **utility bill** in both your and the other person's names (or other documents, for example, bank statements) to confirm you live together at the same address
2. **bank statements** (or other documents for example, receipts) from either you or the other person, showing the financial support provided
3. **statutory declaration** from yourself that includes information supporting you have a close personal relationship with the other person and that includes examples of the domestic support and personal care one or each of you provide the other.

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.

See [Statutory declarations](#) for information on how to access and complete the declaration.

Information to consider

Evidence of financial support can include payments between you and the other person or the payment of expenses on their behalf, such as utility bills, rent, groceries.

Information that can support you have a close personal relationship includes:

- nature of the relationship
- duration of the relationship
- details of assets that are jointly owned
- any information that suggests the relationship is permanent
- public aspects of the relationship.

Information that demonstrates that you support the other person, and provided domestic support and personal care includes:

- domestic support and personal care provided
- care and support of children
- details of the emotional support you provide each other.

If you would like to print this checklist, select 'Print or Download' and 'Print page' from the dropdown list.

QC 103589

Financial dependant checklist

Checklist to apply for Compassionate release of super (CRS) for financial dependants.

Last updated 16 December 2024

Things to consider when applying

This checklist will assist you to collect the required documents to support your compassionate release of super application, which may reduce delays, or your application not being approved.

Accessing super early can have significant financial impacts and should be a last resort. You need to read the information on our website before using this checklist as it contains more detailed information about:

- [eligibility criteria](#) and evidence requirements for eligible [expenses](#)
- [implications](#) of accessing your super early
- how amounts withdrawn on compassionate grounds are [taxed](#).

Important to note

If you [borrowed money](#) to pay for your or your dependant's expenses, you may still be eligible. You will need to provide additional documents regarding the borrowed amount as part of your application.

Evidence required to support your application

1. A **written statement** or **statutory declaration** from you and the other person confirming:

- that you make regular and continuous payments for the other person
- that the payments have occurred for a significant period, and
- the payment covers part or all their normal living expenses.

2. **Financial documents** showing the transactions related to the financial support provided for the other person. This can include:

- your bank statements (or receipts) showing the payment of money to or on behalf of the other person
- the other person's bank statements showing the receipt and expenditure of these payments, their normal living expenses, and any sources of income (payslips can also support the other person's income).

These documents need to clearly show:

- the value of any financial support
- how regular the payments are and how long they've been ongoing
- whether the other person's normal living expenses are financed by these payments and how they couldn't meet their normal living expenses (such as groceries, mortgage, rent, transportation costs, utility bills and medical expenses) without your support
- other sources of income the dependant has.

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.

See [Statutory declarations](#) for information on how to access and complete the declaration. If you would like to print this checklist, select 'Print or Download' and 'Print page' from the dropdown list.

Repaying amounts borrowed from family or friends checklist

Checklist when applying for Compassionate Release of Super (CRS) when amounts are borrowed from family or friend.

Last updated 16 December 2024

Things to consider when applying

This checklist will assist you to collect the required documents to support your compassionate release of super application, which may reduce delays, or your application not being approved.

Accessing super early can have significant financial impacts and should be a last resort. You need to read the information on our website before using this checklist as it contains more detailed information about:

- [eligibility criteria](#) and evidence requirements for eligible [expenses](#)
- [implications](#) of accessing your super early
- how amounts withdrawn on compassionate grounds are [taxed](#).

Important to note

If the expense was for an interdependent or a person who is substantially financially dependent on you, you need to meet additional eligibility criteria and provide additional documents with your application. Refer to [Interdependent](#) or [Substantially financially dependent](#) for more details.

To access your super on compassionate grounds to repay borrowed amounts, you will need to provide evidence, in addition to the documents required for the [expense](#). This evidence needs to show that the loan was:

- acquired for the purpose of paying an eligible expense

- used to pay an eligible expense, and
- all or part of the loan remains unpaid, excluding interest and fees.

Evidence required to support your application

The following information needs to be supplied to support your application.

Expense

You need to provide documents that support your eligibility for the expense ([compassionate expense](#)).

If you don't have these documents, don't proceed as you are not eligible.

Loan from family or friends

1. You must provide **bank statements or paid invoices or receipts** showing the expense has been paid. This must include the:
 - date of payment
 - method of payment (for example, electronic payment, credit card, cash)
 - amount paid.
2. You must provide a **statutory declaration** from you or your dependant. This must advise:
 - the amount borrowed, lender's name, payment method, and the date received
 - the intended use of the borrowed amount
 - details of any amounts repaid
 - the outstanding balance of the borrowed amount
 - why the outstanding borrowed amount can't be repaid according to the terms of the loan agreement.
3. You must provide a **statutory declaration** from the lender. This must advise:

- the amount loaned, borrower's name, payment method, and the payment date
- the intended use of the loaned amount
- details of any amounts repaid
- the outstanding balance of the loan amount.

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.

See [Statutory declarations](#) for information on how to access and complete the declaration.

If you would like to print this checklist, select 'Print or Download' and 'Print page' from the dropdown list.

QC 103588

Expenses eligible for release on compassionate grounds

See what expenses are eligible and evidence you need to access super on compassionate grounds.

Last updated 9 January 2026



Updates to compassionate release of super (CRS) application forms

When providing medical reports, you need to ensure they are accurate, based on proper consultations with each of your medical practitioners and include all the required information and declarations. Where we identify concerns with a medical report, applications may not be approved, and you will need to obtain an additional report from a different medical practitioner.

Overview of eligible expenses

Early access to your super on compassionate grounds is available only for the specific expenses listed on this page.

Make sure you meet the general [eligibility conditions](#) before working out whether your expense is eligible for payment under early release on compassionate grounds.

This information explains:

- the categories of expenses that are eligible for release on compassionate grounds
- the eligibility criteria for each category
- the evidence you need to provide for each expense category
- any additional requirements you must meet.

Ensure you have all the evidence you need before you submit your application. This means it can be assessed in the quickest time possible. If you or your dependant have paid for an eligible expense by [borrowing money](#), you must ensure that the additional eligibility criteria are met and that you can provide the necessary documents as evidence of the loan expense.

If your application isn't accompanied by all the required documentary evidence, it may be delayed or not approved.

Medical treatment

You may be eligible to release some of your super to pay for medical treatment expenses for you or your dependant.

Alternative options for payment

You may not need to access your super to pay the full amount of the medical treatment expense. You may receive a rebate from Medicare or your private health insurer, and it may be paid directly to your medical practitioner.

It's important to talk to your medical practitioner, Medicare, or your private health insurer to find out:

- what costs you must pay yourself

- how much, if any, of the expense Medicare or your private health insurer will cover
- whether you can enter into a payment plan to pay for the treatment.

You should also find out if the rebate can be paid directly to your medical practitioner.

The out-of-pocket expenses should be listed on the quote or invoice.

What is medical treatment

For the purposes of release on compassionate grounds, medical treatment is the application of medicines or the practice of medicine to a person, such as surgery or psychotherapy.

The medical treatment must meet both of the following eligibility conditions:

- Eligibility condition 1 – you or your dependant must require the medical treatment to either
 - treat a life-threatening illness or injury
 - alleviate acute or chronic pain
 - alleviate acute or chronic mental illness.
- Eligibility condition 2 – the medical treatment is not readily available through the public health system.

If you or your dependant have borrowed money to pay for the medical treatment, further [eligibility criteria](#) for the borrowed amount will need to be met in addition to these conditions.

Eligible treatments

Expenses for the following medical treatments may be eligible where specific evidence is provided:

- surgery
- psychiatric treatment
- medicinal drugs
- in vitro fertilisation treatments
- dental treatment.

Ineligible treatments

The following expenses are generally not considered medical treatment because they're general personal expenses:

- payment of household bills and general living expenses such as rent and utilities
- payment of outstanding personal debts such as credit card debts or bank loans unless they were used to pay for an eligible expense
- holidays, health retreats, spa treatments and gym membership
- administration fees charged by a third party to help you prepare your application
- cosmetic procedures that are not required to treat a life-threatening illness or alleviate acute or chronic pain or mental illness.

Other expenses that are generally not eligible include:

- treatment not related to [Eligibility condition 1](#)
- treatment that a registered medical practitioner doesn't consider necessary to [Eligibility condition 1](#)
- treatment for potential conditions – that is, medical conditions you may develop in the future but don't currently have.

Evidence

You must provide:

- a quote (no more than 6 months old) or invoice (no more than 30 days old)
- 2 medical reports
 - one from a registered medical specialist who is a [specialist in the area that you're applying to have medical treatment for](#)
 - one from either a registered medical practitioner or another registered medical specialist.

When providing medical reports, you need to ensure they:

- are accurate
- are based on proper consultations with each of your medical practitioners

- include all the required information and declarations.

Where we identify concerns with a medical report, applications may not be approved, and you will need to obtain an additional report from a different medical practitioner.

If you're applying to pay an expense for another person, you may need to provide evidence that you're in a [dependent relationship](#) with them.

Where the expense has been paid by borrowing money, [additional documents](#) are required to support the borrowed amount.

Examples of relevant medical specialist

If you're applying for treatment of:

- an acute or chronic mental illness, your application must include a medical report from a psychiatrist
- a 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.

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

Medical reports

The reports must clearly explain:

- detailed information relating to your, or your dependant's, specific condition and how it's a life-threatening illness or injury, acute or chronic pain or mental illness
- what the medical treatment is to treat the condition
- why it's necessary for you or your dependant to undertake this medical treatment
- how the medical treatment will either
 - treat your, or your dependant's, life-threatening illness or injury
 - alleviate your, or your dependant's, acute or chronic pain

- alleviate your, or your dependant's, acute or chronic mental illness
- that the medical treatment you or your dependant needs to treat the condition in [Eligibility condition 1](#) is not readily available through the public health system.

If you or your dependant normally live in Australia and need to travel overseas for treatment, your registered medical practitioner in Australia also needs to advise why you or your dependant can't have the treatment in Australia.

The medical practitioner reports must be completed, signed, and dated less than 6 months before you submit your application.

If your medical treatment is occurring over multiple cycles, your medical reports need to specify the number of cycles required. When submitting applications for subsequent cycles, you can include the same medical reports provided they were completed no more than 6 months before you submit your application. Where the treatment is occurring within 6 months of the medical report, you will need to provide evidence that the prior cycle of treatment was completed and paid.

You should ask your registered medical practitioners to use our [medical report form](#) to ensure they provide all the information we need. [Guidance for medical practitioners](#) provides further information on what is required.

If the medical reports are incomplete or don't contain enough information, processing of your application may be delayed or it may not be approved.

Medical treatment paid by borrowing money

Where the medical treatment has been paid for by [borrowing money](#), the medical reports need to detail how your or your dependant's medical treatment meets (or met) the eligibility criteria.

If you previously obtained medical reports for the medical treatment you borrowed money for and these reports include the information we require you can include these reports instead of obtaining new reports to support your application.

There are no time frame limitations around the date on the invoice or quote.

Quotes or invoices

To assess your application, we'll also need to see evidence showing the amount of out-of-pocket expenses that you're seeking to release from your super account.

This can be an itemised quote or an invoice that shows the amount and a description of each part of the treatment. If applicable, information about the frequency of your medical treatment with costs for each stage and appointment should be included.

Where there are multiple elements to your medical treatment, a quote or invoice showing a single cost will be insufficient. The elements must be itemised.

If your quote or invoice is incomplete or doesn't meet the [evidence requirements](#), processing of your application may be delayed or it may not be approved. You may also be required to provide further evidence to support your application.

Additional evidence for certain treatments

In vitro fertilisation (IVF) treatments

If you're applying for IVF treatments to treat an acute or chronic mental illness, your application will require a medical report from a psychiatrist and a registered medical practitioner.

If you apply for a second or later IVF treatment, you'll need to provide a new or updated quote in each subsequent application. However, the same medical report can be used if it was completed no more than 6 months before you submit your application.

If your IVF treatment requires donor gametes or embryos, your medical reports will need to support the need for these expenses. Your invoice will also need to include a statement from the provider advising that they were acquired altruistically and comply with the relevant law and guidelines. If acquired from overseas, further evidence may be required.

If your application includes third-party medical expenses, both medical reports must certify that medical treatment for a third party forms part of your or your dependant's necessary medical treatment.

Dental treatment

If you're applying for dental treatment you need to provide 2 medical reports to certify the medical treatment required. This could either be a report from a registered medical practitioner and a report from a dental practitioner or 2 medical reports from separate dental practitioners.

In this case, we also require:

- a copy of your treatment plan with details of all stages of the treatment
- an itemised quote or an invoice.

Medical transport

You may apply for compassionate release of super to pay for medical transport for you or your dependant.

If you also need to access your super to pay for medical treatment, you can apply for medical transport in the same application.

Alternative options for payment

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 [health direct](#) ↗.

Some private health insurers offer travel and accommodation benefits. You can 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.

What is medical transport

Medical transport means transport by land, water, or air to attend medical treatment. The medical treatment you require transport for must meet the following 2 eligibility conditions:

- Eligibility condition 1 – you or your dependant must require medical treatment for one of the following reasons

- treat a life-threatening illness or injury
- alleviate acute or chronic pain
- alleviate acute or chronic mental illness.
- Eligibility condition 2 – you have no other means to pay for transport to attend your or your dependent's medical treatment.

We will only approve the most cost efficient and reasonable medical transport option available.

Where the medical transport expense has already been paid by borrowing money, you or your dependent still need to have met these criteria for the travel that has or is due to occur. You also need to meet the additional [eligibility criteria](#) for the borrowed amount.

Expenses that may be eligible

Expenses that may be eligible include costs for transport required to access medical treatment, including:

- public transport such as a bus, train, or ferry
- government or non-government providers offering medical transportation services on a fee-for-service basis or ambulance
- hire car, private taxi, or ride share
- domestic flights, international flights, or air ambulance
- goods or services directly associated with travelling somewhere to obtain medical treatment such as the cost of parking, road tolls or fuel
- [purchasing a vehicle](#) (new or second hand) where its primary use (at least 60%) will be for medical transport, and other means of transport can't reasonably be used.

When assessing release, we'll consider:

- frequency of required medical treatment
- period in which the treatment is required
- distance to treatment locations
- any other information provided.

In some cases, we may also consider whether there are less expensive options to meet your medical transport needs.

Expenses that are not eligible

Expenses that are not eligible include:

- transport that is mainly for personal reasons such as accommodating a large family or holiday expenses
- difficulty paying a vehicle loan which was not obtained for medical purposes
- costs of vehicle options such as tinted windows or metallic paint unless they are specifically medically required
- unreasonable costs, for example, first class flight tickets when you or your dependant can fly economy.

Evidence

You must provide:

- a quote (no more than 6 months old) or invoice (no more than 30 days old)
- 2 medical reports, one each from
 - a registered medical specialist who is a specialist in the area of the medical treatment for which you require the medical transport
 - either a registered medical practitioner or another registered medical specialist.

If you're applying to pay an expense for another person, you may need to provide evidence that you're in a [dependent relationship](#) with them.

Where the expense has been paid by borrowing money, [additional documents](#) are required to support the borrowed amount.

Examples of the appropriate registered medical specialist to provide medical reports for some treatments are shown below. If you apply for treatment of:

- an acute or chronic mental illness, your application must include a medical report from a psychiatrist and detail why medical transport is necessary.

- a life-threatening illness or injury, one medical report must be from the registered medical specialist that relates to your illness or injury and detail why medical transport is necessary – that is, if the application is to pay for an expense to treat cancer, the specialist will be an oncologist.

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

Medical reports

The reports must clearly provide:

- detailed information about your, or your dependant's, specific condition and how it is a life-threatening illness or injury, acute or chronic pain or mental illness
- what the medical treatment is to treat the condition
- why it's necessary for you or your dependant to undertake this medical treatment
- how the medical treatment will
 - treat your, or your dependant's, life-threatening illness or injury
 - alleviate your, or your dependant's, acute or chronic pain
 - alleviate your, or your dependant's, acute or chronic mental illness
- details of the locations, frequency, and duration of the treatment. If you're applying for **both** medical treatment and medical transport, you can use the same medical practitioner reports. At least one report must provide details of the locations, frequency, and duration of the treatment
- details of any medical conditions that impact your transport needs.

If you or your dependant normally live in Australia and need to travel overseas for treatment, your registered medical practitioner in Australia also needs to advise why you or your dependant can't have the treatment in Australia.

The medical practitioner reports must be completed, signed, and dated less than 6 months before you submit your application.

Ask your medical practitioners to use our [Compassionate release of superannuation – Report by registered medical practitioner](#) (NAT 74927) form to ensure they provide all the information we need. If they're unsure how to complete this form, they can refer to information here and [Guidance for medical practitioners](#).

If the medical reports are incomplete or don't contain enough information, processing of your application may be delayed or it may not be approved.

Medical transport paid for by borrowing money

Where the medical transport expense has been paid by [borrowing money](#), the medical reports need to detail how your or your dependant's medical treatment meets (or met) the eligibility criteria.

If you previously obtained medical reports for the medical transport expense you borrowed money for and these reports include the information we require (detailed above), you can include these reports instead of obtaining new reports to support your application.

There are no time limitations around the date on the invoice or quote.

Quotes or invoices

You'll need to provide quotes or invoices that set out the cost of the medical transport options that are available to you. Before we approve any release, we'll consider the most cost efficient and reasonable transport options.

If your quote or invoice is incomplete or doesn't meet the [evidence requirements](#), processing of your application may be delayed or it may not be approved. You may also be required to provide further evidence to support your application.

Additional evidence for certain transport options

If you consider that some transport options are not available to you, or you have additional transport needs, your evidence needs to include supporting information. For example, you may have:

- a medical condition that limits your ability to access public transport, in which case your medical reports will need to include supporting information
- a medical condition or treatment that requires another person to travel with you, in which case your medical reports will need to

- include supporting information
- limited access to transport options where you reside, in which case you need to advise us of this in your application and provide any supporting evidence.

Purchasing a vehicle

We'll only approve the purchase of a second hand or new vehicle when all other means of transport can't reasonably be used, or it's the most economical option.

You should consider if your existing vehicle can be used for medical transport. If your vehicle is not suitable, your quote or invoice will need to include the trade-in value of your current vehicle, to ensure the appropriate amount is considered for release.

If you're applying for a vehicle that costs more than \$20,000, your application needs to include additional evidence from your medical practitioner as to why that specific vehicle is required, including why a lower value vehicle would not be suitable. This will only be approved where it is medically required or would mean that you could not otherwise reach the locations of your medical treatment.

Flights for treatment

If you're applying for flights for you or your dependant, we'll only approve the cost of an economy ticket unless a registered medical practitioner provides details about why a higher class of tickets is medically necessary.

Example: purchasing a vehicle

To attend medical treatment, Mary applies for compassionate release of super to purchase a car worth \$18,000. Mary has provided medical reports from her general medical practitioner and a medical specialist which certify that Mary suffers from chronic pain, and it's necessary for her to attend medical treatment once a fortnight for the next 6 months.

The medical report states that the distance required to be travelled is a 20 km round trip. This equates to a total of 240 kilometres. Mary also states that she could take a taxi to her appointments; however, she would prefer a car to continue using for her personal use after her treatments finish. She provides

quotes for the taxi and the car. The taxi will cost \$526 over the relevant period.

In this case a taxi may be the most suitable form of transport for Mary, given that the cost of a taxi fares would be less than the cost of a vehicle.

Though Mary may prefer to purchase a car, this is not relevant to her ability to attend medical treatment.

Modifying your home or vehicle to accommodate a severe disability

You may be eligible to release some of your super to pay for expenses to modify your home or vehicle to accommodate your or your dependant's special needs arising from a severe disability.

Alternative options for payment

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

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

Accommodating special needs arising from a severe disability

If you're applying to modify your home or vehicle to accommodate special needs arising from a severe disability, you must meet these 3 conditions for your expense to be eligible:

- Eligibility condition 1 – You or your dependant have special needs arising from a severe disability – that is, a severe physical or mental impairment that limits one or more functional capabilities such as mobility, communication, and self-care, causing substantial functional limitation in everyday activities.

- Eligibility condition 2 – You are seeking a modification to either your own
 - home – that is, the place where **both** you and your dependant permanently live or reside – it can't solely be your dependant's home.
 - vehicle – it can't be your dependant's vehicle.
- Eligibility condition 3 – The modification is to accommodate your or your dependant's special needs
 - we can only consider modification expenses that specifically accommodate you or your dependant's special needs. Everyday expenses or items not specifically related to accommodating the special needs arising from the severe disability are unlikely to be approved
 - the modification to your home may include changes to the structure, layout, or fittings to make your home more accessible to accommodate your or your dependant's special needs arising from a severe disability
 - your vehicle may be modified; for example, to allow wheelchair access or include hand controls.

Where the modification expense has already been paid by borrowing money, you or your dependant still need to have met these criteria for the modification that has or is due to occur. You also need to meet the additional [eligibility criteria](#) for the borrowed amount.

Other expenses to accommodate a severe disability

You may be eligible for a release under compassionate grounds for specific expenses if you meet the 2 eligibility conditions below:

- Eligibility condition 1 – You or your dependant have special needs arising from a severe disability.
 - A severe disability refers to a severe physical or mental impairment which limits one or more functional capabilities such as mobility, communication, and self-care, causing substantial functional limitation in everyday activities.
- Eligibility condition 2 – You are applying for an expense that will accommodate the special need.

The following expenses may be eligible if the above 2 eligibility conditions are met:

- purchasing disability aids or assistive technology
- purchasing a modified vehicle where your existing vehicle is unable to be modified
 - you should consider if your existing vehicle can be used for medical transport. If your vehicle is not suitable, your quote or invoice will need to include the trade-in value of your current vehicle, to ensure the appropriate amount is considered for release.

Where the expense has already been paid by borrowing money, you or your dependant still need to have met these criteria for the expense that has occurred or is due to occur. You also need to meet the additional [eligibility criteria](#) for the borrowed amount.

Expenses that may be eligible

Expenses to modify your home could include:

- installation of ramps both inside and outside the home
- installation of handrails
- adjustment to heights of kitchen cabinetry
- changes to bathroom fixtures and fittings to make them more accessible.

Expenses to modify your vehicle could include:

- installation of a wheelchair ramp or hoist or lift
- installation of an automatic gearbox
- replacement of pedals with levers or hand controls
- changes to car seating
- installation of sensors.

Expenses that are not eligible

Expenses that are not eligible include:

- everyday living expenses

- general renovations or changes to your home or vehicle that are not specifically related to accommodating special needs arising from a severe disability.

Evidence

You must provide:

- a quote (no more than 6 months old) or invoice (no more than 30 days old)
- a medical report from a registered medical practitioner or specialist.

If you have a report from an occupational therapist, you can also attach this to support your application.

If you're applying to pay an expense for another person, you may need to provide evidence that you're in a [dependent relationship](#) with them.

Where the expense has been paid by borrowing money, [additional documents](#) are required to support the borrowed amount.

Medical reports

The report must clearly specify:

- details of your or your dependant's disability and its severity, including the special needs that need to be accommodated
- the expense required to accommodate special needs arising from your or your dependant's severe disability
- how each expense on the invoice or quote will accommodate the special needs.

The report can also detail whether you have access to NDIS funding for the expense.

The medical practitioner report must be completed, signed, and dated less than 6 months before you submit your application

You should ask your medical practitioner to use our [medical report form](#) to ensure they provide all the information we need. If they're unsure how to complete this form, they can refer to this page and to [guidance for medical practitioners](#) for further information on what is required.

If the medical reports are incomplete or don't contain enough information, processing of your application may be delayed or it may not be approved.

Modification expenses that have been paid by borrowing money

Where the expense has been paid for by [borrowing money](#), the medical reports need to detail how your or your dependant's expense meets (or met) the eligibility criteria.

If you previously obtained medical reports for the expense you borrowed money for, and these reports include the information we require, you can include these reports instead of obtaining new reports to support your application.

There are no time limitations around the date on the invoice or quote.

Quotes or invoices

To assess your application, we will also need to see evidence showing the expenses that you're seeking to release from your super account.

You must provide an itemised quote or an invoice that specifies each expense required to accommodate the special needs arising from the severe disability.

Where there are multiple expenses required, a quote or invoice showing a single cost will be insufficient. These elements must be itemised.

If you're applying to modify your home or vehicle, the quote or invoice must be addressed to you as the owner of the home or vehicle. If any of the expenses are being funded by NDIS, please note this on the invoice or quote.

If your quote or invoice is incomplete or doesn't meet the [evidence requirements](#), processing of your application may be delayed or it may not be approved. You may also be required to provide further evidence to support your application.

Additional evidence for modifications to your home

If you're applying to modify your home, you also need to provide evidence that the property is your principal place of residence. This can be a utility bill (for example, gas, or electricity bill) less than 3 months old, in your name that shows the address of the property.

If you're renting the property you're applying to modify, your landlord must provide written consent to the proposed changes.

Example: modification to home

Chris makes an application for early release of super to modify his home to accommodate the special needs of his 6-year-old daughter as she has a severe disability.

He has provided a report from his general practitioner advising that:

- his daughter has cerebral palsy which is a severe disability
- due to his daughter's disability, Chris' home has to be modified with ramps outside the home
- the ramps will allow access for his daughter's wheelchair into and out of his home
- NDIS funding is not available for the construction of the ramps.

Chris has also provided a quote, which includes his home address, detailing the cost of the construction of the ramp. He also provides an electricity bill which details his home address.

In this case we can make a determination to release super for the construction of ramps to Chris' home to accommodate the special needs of his daughter.

Palliative care for a terminal illness

You may be eligible to release some of your super to pay for palliative care expenses, resulting from a terminal illness, for you or your dependant.

Alternative options for payment

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 also may not have to access your super to pay the full amount. For example, you may receive an amount 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.

What is palliative care

For the purposes of release on compassionate grounds, palliative care is help that allows a person who requires end of life care to live as fully and comfortably as possible. Palliative care can be provided in a hospice, in a hospital or at home depending on the nature of the illness and the availability of care and support.

If you're applying for palliative care expenses, you must meet 2 eligibility conditions:

- Eligibility condition 1 – you or your dependant has a terminal illness and has 24 months or less to live.
- Eligibility condition 2 – you or your dependant requires palliative care.

Where the expense has already been paid for by borrowing money, you or your dependant still need to have met these criteria for the palliative care expense that has or is due to occur. You also need to meet the [additional eligibility criteria](#) for the borrowed amount.

Expenses that may be eligible

Expenses that may be eligible, where specific evidence is provided, include the cost of:

- accommodation in a palliative care facility
- service providers such as doctors, nurses, or counsellors
- home carers related to the palliative management
- hiring specialised medical equipment or aids for use in the home
- therapies to assist in easing pain, such as massages or acupuncture.

Expenses that are not eligible

Expenses that are generally not considered to be an expense associated with palliative care include:

- payment of rent, mortgage, or utilities
- pre-payment of funeral expenses
- payment for flights or accommodation to visit someone in palliative care.

Evidence

You must provide:

- a quote (no more than 6 months old) or invoice (no more than 30 days old)
- a medical report from a registered medical practitioner or specialist.

If you're applying to pay an expense for another person, you may need to provide evidence that you're in a [dependent relationship](#) with them.

Where the expense has been paid by borrowing money, [additional documents](#) are required to support the borrowed amount.

Medical report

The medical report must clearly state:

- you or your dependant has a terminal illness and has 24 months or less to live
- you or your dependant requires palliative care
- the type of palliative care required (for example, at home or in a palliative care facility).

The medical practitioner reports must be completed, signed, and dated less than 6 months before you submit your application.

You should ask your medical practitioner to use our [medical report form](#) to ensure they provide all the information we need. If your medical practitioners are unsure how to complete this form, they can refer to this page and to [guidance for medical practitioners](#) for further information.

If the medical reports are incomplete or do not contain enough information, processing of your application may be delayed or it may

not be approved.

Palliative care expenses paid by borrowing money

Where the expense has been paid by [borrowing money](#), the medical reports need to detail how your or your dependant's expense meets (or met) the eligibility

If you previously obtained medical reports for the expense you borrowed money for, and these reports include the information we require – you can include these reports instead of obtaining new reports to support your application.

There are no time limitations around the date on the invoice or quote.

Quotes or invoices

To assess your application, we'll also need to see evidence showing the expenses you're seeking to pay with a release from your super account.

You must provide an itemised quote or invoice that specifies each palliative care expense you require.

If you're seeking to pay multiple expenses, a quote or invoice showing a single cost will be insufficient. These elements must be itemised.

If your quote or invoice is incomplete or doesn't meet the [evidence requirements](#), processing of your application may be delayed or it may not be approved. You may also be required to provide further evidence to support your application.

Example: palliative care at home

Gavin makes an application for compassionate release of super to pay for palliative care expenses for his wife Danica.

Gavin includes a medical report from Danica's registered medical practitioner which states that Danica has a terminal neurological condition and is not expected to live longer than 12 months. The medical practitioner has also certified that Danica needs palliative care and her preference is to remain in her own home. Gavin also provides a quote and an invoice. One shows the cost of a year's rent on their current home and the other is for a specialised medical bed to make Danica comfortable at home.

In this case we can approve an amount to be released from super to pay for the specialised bed, but we can't approve the amount for rent as this is a general living expense. Danica may be able to access her own super tax-free from her fund under the terminal medical condition of release.

Death, funeral or burial expenses for your dependant

You may be eligible to release some of your super to pay for death, funeral, or burial expenses for your dependant.

Other financial support options

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.

What are death, funeral and burial expenses

Expenses associated with death, funeral or burial that are necessary or required may be eligible for release.

If you're applying to pay death, funeral, or burial expenses of a dependant, you must meet 3 eligibility conditions:

- Eligibility condition 1 – the person has recently died.
- Eligibility condition 2 – your relationship with the person met the criteria of a [dependant](#).
- Eligibility condition 3 – the expenses you're applying for solely relate to the death, burial, or funeral of your dependant.

Where the expense has already been paid by borrowing money, you still must have met these criteria for the expense that has occurred or is due to occur. You also need to meet the additional [eligibility criteria](#) for the borrowed amount.

Expenses that may be eligible

Expenses that may be eligible if they are required to pay for the death, funeral, or burial include:

- the death certificate fee
- professional service fees required for the funeral or burial, including hiring costs, celebrant or clergy fees, flowers, and public advertising
- burial fees, including the coffin, casket, cemetery fees and burial plot
- cremation costs, including the urn
- interment (burial) fees for cremated ashes
- transportation of the deceased to and from the funeral service, or the city or country of burial.

Expenses that are not eligible

Expenses that are generally not eligible, as they are considered to be the result of personal decisions rather than the necessary funeral or burial expenses, include:

- expenses associated with a wake
- expenses for a headstone
- payment for a monument
- expenses that are not considered essential to conduct a funeral or burial, such as dove releases or entertainment
- pre-payment of your funeral expenses.

Evidence

If you're applying to pay for expenses associated with the death, funeral, or burial expenses of your dependant, you will need to provide:

- one of the following documents as proof of death
 - copy of your dependant's death certificate (this includes a provisional death certificate)
 - copy of your dependant's coroner certificate
 - letter from your dependant's registered medical practitioner or funeral provider on their letterhead, signed and dated, stating
 - dependant has passed away

- date of death
- medical practitioner's Australian Health Practitioner Regulation Agency number (for registered medical practitioners only)
- quote (no more than 6 months old) or invoice (no more than 30 days old).

If the defendant is not your spouse or your child under 18 years old, you need to provide evidence that supports you were in an interdependent or substantially financially dependent relationship.

Where the expense has been paid by borrowing money, [additional documents](#) are required to support the borrowed amount.

Quotes or invoices

To assess your application, we will also need to see evidence showing the amount of expenses you're seeking to release from your super account.

You must provide an itemised quote or an invoice that specifies each of the death, funeral, or burial expenses. A quote or invoice that shows a single cost is insufficient. It must be itemised.

If your quote or invoice is incomplete or doesn't meet the [evidence requirements](#), processing of your application may be delayed or it may not be approved. You may also be required to provide further evidence to support your application.

Death, funeral or burial expenses paid by borrowing money

Where the expense has been paid by [borrowing money](#), there are no timeframe limitations around the date on the invoice or quote.

Example: funeral of a defendant

Dimitri makes an application for compassionate release of super to pay for the funeral of his partner, Suzanna.

Dimitri includes a letter from Suzanna's registered medical practitioner which says that Suzanna passed away 2 weeks ago. He also provides an invoice from a funeral company itemising professional fees, coffin, death certificate and celebrant.

The invoice notes that the total amount was \$12,000, and that \$4,000 has been paid. There is a balance due and payable within the next month of \$8,000. Dimitri says that he paid the initial \$4,000 from his savings as the funeral company required a deposit, but he wants to recoup the \$4,000 and to pay the outstanding amount of \$8,000.

In this case, we consider Suzanna was a dependant of Dimitri as they were spouses. Therefore, we can approve release of \$8,000. We can't approve release of the \$4,000 as we can only approve the release of the unpaid amount.

Preventing foreclosure or forced sale of home

You may be eligible to release some of your super if you've received a threat to repossess or sell your home from:

- your mortgage lender, due to mortgage arrears
- your council, due to outstanding council rates
- an enforcement officer who has been given authority in a court order to sell your home to satisfy an outstanding debt you owe another entity.

This ground doesn't allow for super to be accessed to pay general expenses. See [Expenses that may be eligible](#) for a list of allowable expenses.

Processing of applications not accompanied by all the required documentary evidence may be delayed or the application may not be approved.

Alternative options for payment

If strata levies apply to your home and you're struggling to pay them, [National Debt Helpline's Strata Levies](#) has information about other 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.

What is foreclosure or forced sale

Foreclosure is the legal process by which a mortgagee takes possession of a property and sells it when the homeowner fails to make their mortgage repayments. The mortgagee repossesses the property to try to recoup money owing on the loan.

You may also be eligible to access some of your super if your property is subject to forced sale by another entity such as your local council or an enforcement officer by an order of a court.

If you're applying to prevent the foreclosure or forced sale of your home by a mortgage lender or council, you must meet **all** the following conditions:

- Eligibility condition 1 – the property subject to the foreclosure or forced sale is your principal place of residence (home).
- Eligibility condition 2 – you're legally responsible for the mortgage repayments or council rates on the property.
- Eligibility condition 3 – you've received written advice that your principal place of residence is to be foreclosed, sold, or repossessed from
 - your mortgage lender who has provided you with a default notice
 - your council, as your council rates have been outstanding for more than 2 years.
- Eligibility condition 4 – you have no capacity to pay an amount to prevent the foreclosure or forced sale.

If you've received a threat of foreclosure or forced sale of your home from an entity other than your mortgage lender or council, you may still be eligible to apply. See [Other forced sale of property](#) for the evidence requirements.

Where the amount has already been paid by borrowing money, you still need to have met these criteria at the time the amount was outstanding. You also need to meet the additional [eligibility criteria](#) for the borrowed amount.

Expenses that may be eligible

Expenses that may be eligible, where specific evidence is provided, include:

- a payment on your home loan mortgage that is in arrears and your mortgage lender has provided you with a notice that your home will

be repossessed or sold

- an amount to pay outstanding council rates on your home where the rates have been in arrears for 2 or more years and your council has given you written notice that they will sell your home
- a payment of an outstanding debt to a third party where a court order has been issued giving an enforcement officer the authority to sell your home to wholly or partially to satisfy the debt listed on the court order.

Expenses that are not eligible

If your expense is one of these following, do not apply for a release on compassionate grounds as you're **not eligible**, and your application will be rejected.

Expenses that are not eligible include:

- mortgage arrears where the property being sold is not your home
- mortgage arrears of another person, including the mortgage of a dependant
- mortgage arrears where your mortgage lender has not issued a default notice or equivalent notice
- council rates that have not been in arrears for more than 2 years or for which the council has not given you a notice they intend to sell the home
- costs in a Family Court splitting order or agreement that requires the home to be sold
- costs incurred to prevent you entering into bankruptcy, where doing so will result in the loss of your home
- rental arrears or other general living expenses.

If you're **not** eligible and experiencing financial difficulties, you should consider whether you meet the eligibility criteria to access your super due to [severe financial hardship](#).

Maximum release amount for foreclosure or forced sale of home

The maximum amount that can be accessed from your super in a 12-month period to prevent foreclosure from a mortgage lender is referred

to as the cashing restriction, which is the **sum of both**:

- 3 months of repayments
- 12 months interest on the outstanding balance of the loan.

For example, if your monthly repayments are \$1,200, and 12 months interest on your loan is \$9,600, the maximum you can request within the 12-month period is

$$3 \times \$1,200 + \$9,600 = \$13,200.$$

If your application to prevent foreclosure by your mortgage lender is approved, the 12 months cashing restriction timeframe starts from the date your super fund releases this payment.

If you have more than one super fund, you can apply for several smaller amounts from each fund. However, the total amount released from all super funds can only be the amount required to stop foreclosure and is limited to the maximum release amount. If you don't have enough funds to prevent the foreclosure, we will not approve the release of any funds.

Evidence

The evidence required in your application depends on the entity that is threatening the foreclosure or forced sale of your home.

Mortgage arrears

If you're applying to pay for overdue mortgage arrears to prevent foreclosure or forced sale of your home, you must provide a:

- default notice or equivalent notice issued from your mortgagee (bank or other lender) for each loan you secured against your home
- utility bill (such as for gas or electricity) less than 3 months old, in your name and that shows the address of the property
- letter from your bank or lender for **each loan** secured against your home.

The bank or lender letter must be addressed to you and state all the following:

- payment of an amount is overdue, and the mortgagee will foreclose or force the sale of your home if the overdue amount isn't paid by the due date

- current amount owing that must be paid in order to stop action to sell your property
- address of the property under threat of sale
- amount equal to 3 months repayments for the loan
- amount equal to 12 months interest on the outstanding balance of the loan
- name of the person or persons legally responsible for the loan and the loan account number.

If you have more than one mortgage on your home, you need to provide a separate letter for each mortgage under threat by foreclosure or forced sale.

The letter must be:

- dated no more than 30 days before the date on your application
- on the bank or lender's letterhead.

Mortgage arrears paid by borrowing money

Where the mortgage arrears have been paid by borrowing money (separate to the mortgage), you 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.

There are also additional documents required to support the borrowed amount.

Council rates

If you're applying to pay for arrears on council rates to prevent the forced sale of your home, you must provide a:

- utility bill (such as for gas or electricity) less than 3 months old, in your name and that shows the address of the property
- letter from the council, addressed to you and stating all the following
 - address of the property under threat of sale
 - payment of an amount is overdue, and the council has begun action to foreclose or sell your home if the overdue amount isn't paid by the due date
 - current amount owing that must be paid in order to stop action to sell your property
 - amount in arrears itemised for each year
 - you owe a minimum of 2 years or more of council rates.

The letter must be:

- dated no more than 30 days before the date on your application
- on the council's letterhead.

Council rates paid by borrowing money

Where the council rates have been paid by [borrowing money](#), you need to provide:

- letter from your council that relates to the amount that was owing
- utility bill (such as for gas or electricity) dated within 3 months of the council letter, in your name and that shows the address of the property.

There are also [additional documents](#) required to support the borrowed amount.

Other forced sale of property

If you're applying to prevent the forced sale of your home to satisfy an outstanding debt you owe another entity, you must provide all the following documents:

- utility bill (such as for gas or electricity) less than 3 months old, in your name and that shows the property's address

- copy of the court order that lists you as the debtor and authorises an enforcement officer to sell your home to satisfy in full or in part the amount owing to another entity (creditor) as listed on the judgment
- letter from the enforcement officer that states all the following
 - they will now proceed to sell your property in accordance with the court order
 - address of the property they intend to sell
 - current amount owing that must be paid to prevent the sale.

Where the outstanding debt has been paid by [borrowing money](#), you must provide a:

- letter from the enforcement officer that relates to the amount that was owing
- utility bill (such as for gas or electricity) dated within 3 months of the letter from the enforcement office, in your name and that shows the address of the property.

There are also [additional documents](#) required to support the borrowed amount.

Example: foreclosure from a mortgage lender

Leon makes an application for compassionate release of super to pay for mortgage repayments in arrears to prevent his bank foreclosing on the mortgage on the home he lives in.

Leon includes a letter addressed to him from his bank which states that:

- Leon is legally responsible for repayments on his home loan
- 3 months repayments equal \$9,000
- 12 months interest is \$2,000
- if Leon doesn't pay the outstanding mortgage arrears of \$11,000 within 28 days, the bank will take action to sell the property.

Leon also includes a utility bill addressed to him at his home and a default notice secured against his home.

In this case we can approve \$11,000 to be released from super. However, Leon can't apply for another amount under this ground for another 12 months as he has reached his cashing restriction.

Example: sale to pay liability to another entity

John makes an application for compassionate release of super to pay outstanding strata fees to prevent the seizure and sale of his home due to his inability to pay the strata fees.

John includes the following documents in his application:

- signed court order from the Perth Magistrates Court for the seizure and sale of his home by the Sheriff or Bailiff of Western Australia if the outstanding strata fees of \$20,000 are not paid
- a letter from the bailiff detailing
 - the outstanding strata fees in accordance with the court order are \$20,000
 - the bailiff is proceeding to sell John's home to recover the outstanding debt of \$20,000 plus interest
 - the address of the property that will be sold
 - if the amount is paid in full the bailiff will cease progressing with the sale of the home
- a utility bill addressed to John at his home.

In this case we can approve \$20,000 to be released from 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.

Last updated 5 January 2026



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.

Help with how to apply for early release

You can [apply online](#) or on a paper form for early release on compassionate grounds.

We're unable to process applications over the phone, but we can answer any questions you have about completing your application – phone us on **13 10 20**.

We don't charge for processing applications, but some third parties may charge a fee to assist with preparing and submitting an application on your behalf. These entities can only charge you a fee if they're a registered tax agent. To check if a provider is a registered tax agent, use the [Tax Practitioners Board register](#).

Your super can't be released to cover the fees of registered agents that assist you to apply. Where you have paid a fee to a recognised tax adviser who assisted you to apply, you can't claim this fee as a deduction in your income tax return. However, if part of the fee from a recognised tax adviser includes a component for advice about [managing your tax affairs](#) then you may be able to claim a deduction for this part.

Sharing myGov details

You should never share your myGov sign in details with anyone else, including registered agents or health practitioners. Doing so is a breach of the [myGov terms of use](#), compromises the security of your records, and can result in significant consequences for you, including having your myGov account being locked, suspended, or deactivated permanently.

Where you share your myGov sign in details with third parties, you are responsible for everything they do with your account, including any penalties where false or misleading statements have been made.

Before you apply for early release

Before you apply you should:

1. carefully review the information we provide here to
 - understand the impacts and [things to consider](#) when accessing your super
 - determine your [eligibility for compassionate release of super](#)
 - understand the evidence required to support an application, including
 - the general [evidence requirements](#)
 - any evidence required to show you're in a [dependent](#) relationship when you're seeking [access to pay an expense for someone](#) else
 - evidence relevant to the [eligible expenses](#) on which you're applying for release on compassionate grounds.
2. confirm you have a sufficient super balance to cover the expense and withholding tax
3. check if your super fund allows early release of super
4. collect all the documents and evidence required to support your application.

If you have a self-managed super fund (SMSF), you must still apply to us and get our approval before releasing any money from the fund.

Before submitting your application, you need to ensure that all the information you're providing is accurate, including the content within medical reports and other documents you provide. Penalties can apply to anyone who provides inaccurate information in their application.

Common errors when applying

Applications need to be supported by the right evidence for the specific compassionate release ground. Failing to provide the right evidence will result in delays in processing the application or it not being approved.

Common errors when applying include:

- Attaching out of date [quotes or invoices](#) for unpaid expenses.
 - Quotes must be no more than 6 months old.
 - Invoices must be no more than 30 days old.
- Not providing the right medical reports to support your [medical treatment](#).
 - You must get a medical report from the relevant registered medical specialist in the area of the medical condition that you're applying for release to treat.
 - If you're applying for treatment to alleviate an acute or chronic mental illness, the relevant medical specialist report must be completed by a psychiatrist.
- Applying to [prevent the foreclosure or forced sale](#) of your home from a mortgage lender and not providing all evidence requirements: default notice, letter from the mortgage lender and a utility bill.
- Applying for release to prevent foreclosure or forced sale of your home for [ineligible expenses](#) such as a personal credit card debt, outstanding rent, or other personal loans.
- Applying to [purchase a vehicle](#) for medical transport where the vehicle costs more than \$20,000 and not including additional information that supports the need for the specific vehicle.
- Applying for the [expense of a dependant](#) and not including sufficient evidence to support the existence of an interdependent or substantial financially dependent relationship.

For more information on evidence requirements, see [Access on compassionate grounds – what you need to know](#).

How to apply for early release

Online application process

You can access our online application form via your [myGov account](#)  linked to [ATO online services](#).

From the ATO online services home page, select the heading option **Super**, then **Manage**, then **Compassionate release of super**.

Ensure you're aware of the following information before completing your online application:

- You need digital copies of the required evidence. We accept photos of documents. Supported file formats are PDF, gif, jpeg and png. We **don't** accept screen shots of text messages, emails or Google documents.
- Our system can't accept more than 20 attachments.
- Each attachment needs to be smaller than 10 MB.

Benefits of applying online

- Online applications are generally processed more quickly than paper applications, which can take up to 28 days to process.
- You can view your application and the documents you provide at any time.
- You will receive a receipt ID that confirms we have received your application and can be used to discuss it with us.
- You don't have to make copies of your evidence or send them via post.
- You'll receive the outcome of your application quicker via your myGov inbox.
- Our online application includes a help function to help you apply correctly.

If you can't apply online

If you don't have access to our online services to submit your application, request a paper application form by:

- phoning us from within Australia on **13 10 20** (8:00 am to 6:00 pm, Monday to Friday AEST).
- phoning us from overseas on **+61 2 6216 1111** (8:00 am to 5:00 pm, Monday to Friday AEST) to request a paper application form.

If you apply from overseas:

- Copies of documents you provide to support your application should be certified as true and correct copies of the original document. You must arrange for documents in another language to be translated into English and certified as a true and correct copy by an authorised translation service.
- Quotes and invoices must be converted to Australian currency.
- Post your completed forms and supporting documents to

**AUSTRALIAN TAXATION OFFICE
COMPASSIONATE RELEASE OF SUPERANNUATION
PO BOX 3006
PENRITH NSW 2740
AUSTRALIA**

More than one person applying for the same expense

You can apply for the same expense as another person if all people applying need to pay different parts of the same expense. If you and another person are applying for the same expense, **each person** will need to:

- complete and submit a separate application
- meet the eligibility criteria
- provide the applicable evidence (including documents showing the expense is in the names of all applicants).

The sum of the amount requested in the separate applications must not be more than the total amount of the invoice or quote.

What to expect after you apply

When reviewing your application, we will treat you respectfully and professionally. We will respond to your application fairly and in a timely manner as outlined in the [ATO Charter](#).

We will assess your eligibility in accordance with the limited grounds for compassionate release of super. This normally occurs within 14 days (28 days for paper applications). You can check the progress of your application by using our self-help interactive voice response. You will need to provide your tax file number (TFN) and date of birth.

While assessing your application, we may contact you or third-party providers about the evidence you provided, particularly if there is incomplete or missing information. This includes validating expenses in the invoices and quotes, and the information provided in reports.

Once we have assessed your application, we will let you know the outcome by either phone or SMS and you will receive a letter in your [myGov Inbox](#) or via post if you apply on a paper form. You will also be able to access our letter on [ATO online services](#) under communication history. Our letter may take up to 72 hours to arrive (or more if it is sent by post).

If your application is successful, we will send a copy of the approval letter to your super fund. You will then need to contact them directly to [release your super](#).

How to withdraw your application

You can't amend your application after it has been submitted.

To withdraw an application, [contact us](#) and provide us with your application reference number.

If your application is approved

Release of your super

If your application is approved, once you receive our approval letter, you must contact your super fund to arrange release of your money.

You'll need to provide your fund with a copy of our approval letter to process your payment. The letter can only be used to release one lump sum payment. You should wait for your approval letter before

contacting your super fund to arrange for release of the approved amount.

Your super fund will automatically deduct the tax from your super account. See [Tax on super benefits](#) and [Schedule 12 Tax table for superannuation lump sums](#) for more information.

Super funds have their own processes and timeframes for releasing money from super. If you need to know how long it will take for your fund to release your money, you will need to ask them. We don't have any role in determining how long this takes, and we can't assist you in relation to the release after we send the approval letter.

After you have received your amount

After you have received your release from your super fund, you must pay the expenses that were approved with the amount released from your super fund.

You also need to keep your receipts for the paid expense as you may need to provide this information to us.

Your super fund will also issue you a payment summary that will display the amount released from your super balance and the tax withheld.

When lodging your income tax return for the relevant financial year, you need to include any taxable amounts shown on the payment summary. If any releases from your super aren't pre-filled when completing your income tax return, you need to manually include these as per the payment summary. See [Tax return instructions](#) for more information.

If your application is not approved

You'll receive a letter advising the reasons your application was not approved. We will also try to contact you via phone to explain our decision.

The reasons for non-approval generally fall into the following categories:

- You didn't meet eligibility conditions. You or the expense you applied for are ineligible (because, for example, you paid the

expense without borrowing money). Submitting further applications or a review request will result in the same outcome.

- If your application was not approved because you didn't provide sufficient evidence, you need to submit a new application with all the required documentation. If you request a review of our decision without providing additional evidence, it will generally be unsuccessful.
- If your application was partially approved and you have new evidence, you need to submit a new application with the required documentation for the additional amount.

If you don't understand our decision or believe we have made a mistake under the law, you can contact us so we can explain our decision.

Request a review of our decision

If after contacting us, you consider that we made a decision that was incorrect based on the information in your application, you can request a review of our decision.

Generally, you must submit your request within 14 days of the date of the original decision letter. In your review request, you need to specify why you believe our decision is incorrect.

For instructions on requesting a review, see [Compassionate release of superannuation – request for review of decision](#).

QC 73098

Inappropriate access to super on compassionate grounds

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

Last updated 26 August 2025

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 attempts to inappropriately 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 super on the approved 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. Where these entities act inappropriately regarding your application, you can be liable for any consequences including penalties for making a false or misleading statement. Examples where this could occur include:

- if you provide your myGov sign-in details to a registered agent or another person and they provide us with inaccurate information
- 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.

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

Consequences of inappropriate access

If we find 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 on the super payment at your marginal tax rate instead of the concessional rate.

We may correct your income tax return to ensure the payment and withholding tax are accurate. This could involve amending your return or issuing a default assessment, which 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 application 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.

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

Read the outcome where a [Western Australian woman was jailed for exploiting hardship superannuation support](#).

myGov access

You should never share your myGov sign-in details with anyone, including:

- health practitioners
- registered tax agents.

Doing so:

- is a breach of the [myGov terms of use](#) ↗
- compromises the security of your records

- can result in your myGov account being locked, suspended, or deactivated permanently.

Remember, if you share your myGov details with a third party, you are responsible for everything they do with your account.

Voluntary disclosure

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

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

You can make a voluntary disclosure to us:

- in writing, or
- by phone.

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, or
- health practitioners or registered agents who 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](#) ↗.

Compassionate grounds – registered agent information

This is for registered agents assisting clients to access their super early on compassionate grounds.

Last updated 10 November 2025

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 that:

- accessing super on compassionate grounds should only be used in limited circumstances where all other payment options have been exhausted, including to partially pay the expense
- amounts released
 - are considered assessable income
 - will have tax withheld in addition to any approved amounts
 - need to be reported in their income tax return
 - may impact other government benefits they receive, including family tax benefits and child support payments
- they need to speak to their fund before applying, to
 - confirm they will release any amount approved
 - confirm they have sufficient funds
 - understand the amount of tax that will be withheld and any fees that may be charged

- understand any other implications it may have, such as 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 shouldn't:

- 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 documentation 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 ensure you collect evidence that supports them to meet the [eligibility criteria](#). This includes evidence that they have explored other 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 (such as a declaration).

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, ensure:

- 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 you 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. Ensure that any:

- providers you work with don't include these amounts in their quotes or invoices
- applications you assist with doesn'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
- you need to have signed written authority from your client to act on their behalf for this purpose
- you must 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 use our [self-help IVR](#) or phone us on **13 10 20**.

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 through 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) and consented to the application being provided to us
- altering supporting documents prepared by third parties
- requesting and/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).

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 login.

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, or

- 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 grounds – health practitioner information

This is for health practitioners assisting their patients to apply for early access to super on compassionate grounds.

Last updated 9 January 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 expenses, where they meet the relevant eligibility criteria.

When applying, individuals need to provide documents 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 and 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 fulsome 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. If you prepare a medical report that:

- is inaccurate
- not based on a fulsome consultation with you
- 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.

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 template.

When completing the medical report and providing quotes/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 concerns about reports of financial harm to patients and may be placing profits ahead of patient care.

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

- Preparing inaccurate medical reports to support patients access their super where they are ineligible (for example, for cosmetic purposes).
- Preparing medical reports where a fulsome 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, or
 - 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 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 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, or
- 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 ↗](#).

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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