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Early access to your super

You can only have early access to your super in very limited circumstances.

Be aware that some promoters claim to offer early access to your super by transferring your super into a self-managed super fund. These schemes are illegal and heavy penalties apply if you get involved. For more information, refer to [Illegal early release of super \(/Individuals/Super/In-detail/Withdrawing-and-using-your-super/Illegal-super-schemes---beware-of-offers-to-withdraw-your-super-early/\)](#).

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Access on compassionate grounds

You may be allowed to withdraw some of your super on compassionate grounds. Compassionate grounds include needing money to pay for:

- medical treatment and medical transport for you or your dependant
- palliative care for you or your dependant

- making a payment on a home loan or council rates so you don't lose your home
- accommodating a disability for you or your dependant
- expenses associated with the death, funeral or burial of your dependant.

See also:

- [Early access on compassionate grounds \(/Individuals/Super/In-detail/Withdrawing-and-using-your-super/Early-access-on-compassionate-grounds/\)](#).

Access due to severe financial hardship

Severe financial hardship is not administered by the ATO. You need to contact your super provider to request access to your super due to severe financial hardship.

You may be able to withdraw some of your super if you meet **both** these conditions:

- You have received eligible government income support payments continuously for 26 weeks.
- You are not able to meet reasonable and immediate family living expenses.

If you withdraw super due to severe financial hardship it is taxed as a super lump sum.

The minimum amount that can be withdrawn is \$1,000 and the maximum amount is \$10,000. If your super balance is less than \$1,000 you can withdraw up to your remaining balance after tax.

You can only make one withdrawal in any 12-month period.

If you have reached your [preservation age \(/Individuals/Super/In-detail/Withdrawing-and-using-your-super/Withdrawing-your-super-and-paying-tax/?page=2#Preservation_age\)](#), **plus** 39 weeks and you were not [gainfully employed \(/Definitions/?anchor=P512-44216#P512-44216\)](#), when you apply, there are no cashing restrictions.

If your super provider requests evidence, contact the Services Australia to ask them to provide a letter confirming you have received eligible government income support payments continuously for 26 weeks or more.

There are no special tax rates for a super withdrawal because of severe financial hardship. It is paid and taxed as a normal super lump sum. If you are under 60 years old, this is generally taxed between 17% and 22%. If you are older than 60 years old, you will not be taxed.

See also:

- [How to apply – early release of superannuation](https://www.servicesaustralia.gov.au/individuals/services/centrelink/early-release-superannuation/how-apply) (<https://www.servicesaustralia.gov.au/individuals/services/centrelink/early-release-superannuation/how-apply>). – Services Australia website
- [How tax applies to your super \(/Individuals/Super/In-detail/Withdrawing-and-using-your-super/Withdrawing-your-super-and-paying-tax/?page=4#How_tax_applies_to_your_super\)](#).

Access due to a terminal medical condition

You may be able to access your super if you have a terminal medical condition.

A terminal medical condition exists if **all** these conditions are met:

- Two registered medical practitioners have certified, jointly or separately, that you suffer from an illness or injury that is likely to result in death within 24 months of the date of signing the certificate.
- At least one of the registered medical practitioners is a specialist practising in an area related to your illness or injury.
- The 24-month certification period has not ended.

Contact your super fund to request access to your super due to a terminal medical condition.

Your fund must pay your super as a lump sum. The payment is tax-free if you withdraw it within 24 months of certification.

If your fund does not allow access due to a terminal medical condition, you may be able to move your super to a different fund.

If you are suffering from a terminal medical condition and you have super held by us you can either:

- ask your provider to claim this on your behalf
- claim it directly from us yourself.

Next steps:

- Apply online via myGov, see [Using ATO online services – individuals and sole traders \(/General/Online-services/Using-ATO-online-services/\)](#).

- Download the paper form [Application for payment of ATO-held superannuation money \(/forms/application-for-payment-of-ato-held-superannuation-money/\)](#). (NAT 74880)

See also:

- [Access due to a terminal medical condition \(/Individuals/Super/In-detail/Withdrawing-and-using-your-super/Access-due-to-a-terminal-medical-condition/\)](#).
- [Consolidating super funds \(https://moneysmart.gov.au/how-super-works/consolidating-super-funds\)](https://moneysmart.gov.au/how-super-works/consolidating-super-funds). – on the Moneysmart website

Access due to temporary incapacity

You may be able to access your super if you are temporarily unable to work, or need to work less hours, because of a physical or mental medical condition.

This condition of release is generally used to access insurance benefits linked to your super account.

You will receive the super in regular payments ([income stream \(/Individuals/Super/In-detail/Withdrawing-and-using-your-super/Withdrawing-your-super-and-paying-tax/?page=3#Super_income_stream\)](#)) over the time you are unable to work. A super withdrawal due to temporary incapacity is taxed as a super income stream.

Contact your super provider to request access to your super due to temporary incapacity and to ask about insurance implications attached to your account.

There are no special tax rates for a super withdrawal due to temporary incapacity.

If you do not have access to insurance benefits as part of your super account, consider whether you would be eligible for [access due to severe financial hardship](#).

See also:

- [How tax applies to your super \(/Individuals/Super/In-detail/Withdrawing-and-using-your-super/Withdrawing-your-super-and-paying-tax/?page=4#How_tax_applies_to_your_super\)](#).

Access due to permanent incapacity

You may be able to access your super if you are permanently incapacitated. This type of super withdrawal is sometimes called a 'disability super benefit'.

Your fund must be satisfied that you have a permanent physical or mental medical condition that is likely to stop you from ever working again in a job you were qualified to do by education, training or experience.

You can receive the super as either a lump sum or as regular payments (income stream).

A super withdrawal due to permanent incapacity is subject to different tax components. For you to receive concessional tax treatment, your permanent incapacity must be certified by at least two medical practitioners.

Contact your provider to request access to your super because of permanent incapacity.

To work out how your super payment will be taxed you need to know how much of the money in your super account is a:

- tax-free component
- taxable component the super provider has paid tax on (taxed element)
- taxable component the super provider has **not** paid tax on (untaxed element).

If you're under your [preservation age](#) ([/Individuals/Super/In-detail/Withdrawing-and-using-your-super/Withdrawing-your-super-and-paying-tax/?page=2#Preservation_age](#)), **and** receive a disability benefit as an income stream, you will get tax offsets that reduce the tax rate on the taxed element of your taxable component by 15%.

If you have reached your preservation age **or** if you get a lump sum, your disability benefit will be taxed at the rates described in [How tax applies to your super](#) ([/Individuals/Super/In-detail/Withdrawing-and-using-your-super/Withdrawing-your-super-and-paying-tax/?page=4#How_tax_applies_to_your_super](#)).

See also:

- [Tax-free and taxable super](#) ([/Individuals/Super/In-detail/Withdrawing-and-using-your-super/Withdrawing-your-super-and-paying-tax/?page=4#Tax_free_and_taxable_super](#)).

Super less than \$200

You may be able to access your super if:

- your employment is terminated and the balance of your super account is less than \$200
- you have found a 'lost super' account with a balance less than \$200.

Contact your provider to request access. Check the [eligibility criteria \(/forms/application-for-payment-of-ato-held-superannuation-money/?page=1#EligibilityCriteria\)](#) for withdrawing super from ATO-held accounts.

No tax is payable when accessing super accounts with a balance less than \$200.

See also:

- [ATO-held super \(/individuals/super/growing-your-super/keeping-track-of-your-super/ato-held-super/\)](#).
- [Application for payment of ATO-held superannuation money \(/forms/application-for-payment-of-ato-held-superannuation-money/\)](#). (NAT 74880)

First home super saver scheme

To help you save for your first home, you can apply to release voluntary concessional (before-tax) and voluntary non-concessional (after-tax) contributions you have made to your super fund since 1 July 2017. You must meet the [eligibility requirements \(/Individuals/Super/Withdrawing-and-using-your-super/First-Home-Super-Saver-Scheme/?anchor=Eligibilityforthescheme1&anchor=Eligibilityforthescheme1#Eligibilityforthescheme1\)](#), to apply for the release of these amounts.

You can apply to have a maximum of \$15,000 of your voluntary contributions from any one financial year included in your eligible contributions to be released under the FHSS scheme, up to a total of \$30,000 contributions across all years. You will also receive an amount of earnings that relate to those contributions.

See also:

- [First home super saver scheme \(/Individuals/Super/Withdrawing-and-using-your-super/First-Home-Super-Saver-Scheme/\)](#).

COVID-19 early release of superannuation

The COVID-19 early release of super program closed on 31 December 2020, applications can no longer be accepted.

Eligible individuals were able to access their super between 19 April 2020 and 31 December 2020 to help deal with the adverse economic effects of COVID-19.

See also:

- [COVID-19 early release of super \(/Individuals/Super/In-detail/Withdrawing-and-using-your-super/COVID-19-early-release-of-super/\)](#). – general information and application statistics

Be aware of scams and schemes

We're concerned about scams or schemes where people:

- impersonate the ATO, or a trusted organisation like your super fund, to steal your money or personal identifying information
- contact you and charge for services that are free, like gaining early access to your superannuation.

If you receive a phone call, text message or email offering to help you release your super early, **do not**:

- provide your personal information
- click on any links.

You can [contact us \(/General/Online-services/Identity-security-and-scams/Verify-or-report-a-scam/\)](#) to confirm if an interaction is genuine.

Stolen or misused identity

If you are concerned that someone has accessed your super without your permission, you should check:

- your myGov and ATO Online account and make sure your contact details are still correct
- your superannuation account to make sure that your account details are also correct, and that there have been no unauthorised transactions.

If you receive a text message or email stating that your myGov details have been changed, or that you have applied for early release of super when you have not, do not click on any links, and consider whether your identity has been compromised.

If you think that someone has stolen or misused your identity, contact both:

- your super fund immediately if you identify unauthorised transactions or updates to your account
- our Client Identity Support Centre on **1800 467 033** (between 8.00am and 6.00pm, Monday–Friday) to help you establish your tax identity.

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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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