

## ENGLISH

As at 17 September 2020

# Temporary Early Access to Superannuation and its future impacts to you

From 1 July until 31 December 2020, you may be eligible to apply for temporary early access to superannuation under the Government's economic response to the Coronavirus.

Your superannuation is important for your future and Cbus is committed to putting our members first.

The ATO is investigating the eligibility of applicants and has stated publicly that they will come down hard on people who do not meet the eligibility criteria. It's important that you ensure you meet the eligibility criteria to access the scheme or the ATO may penalise you.

The scheme is administered by the Australian Taxation Office (ATO) through the [my.gov.au](https://www.ato.gov.au) website. Detailed information can be accessed at the following page:

<https://www.ato.gov.au/Individuals/Super/Withdrawing-and-using-your-super/Early-access-to-your-super/>

Cbus will assist all members who find themselves in difficult circumstances due to the Covid crisis. We encourage members to contact our Advice line if they need further help.

## CHINESE SIMPLIFIED

截至2020年9月17日

# 提前提取退休公积金及这样做对您的未来影响

从2020年7月1日至12月31日，按照政府冠状病毒疫情经济纾困应对措施，您可能有资格申请暂时性提前领取退休公积金。

退休公积金对您的未来非常重要，Cbus致力将会员利益置于首位。

目前，ATO正在调查申请人资格，并公开表示，将对不符合资格标准而提前取出退休公积金的人进行严厉打击。您必须符合提前取出退休公积金的资格标准，否则ATO可能会对您进行处罚。

该措施由澳大利亚税务局（ATO）通过[my.gov.au](https://www.ato.gov.au/Individuals/Super/Withdrawing-and-using-your-super/Early-access-to-your-super/)网站管理实施。详细信息可在以下页面浏览：

<https://www.ato.gov.au/Individuals/Super/Withdrawing-and-using-your-super/Early-access-to-your-super/>

Cbus将为受冠状病毒疫情影响而处于困境的所有会员提供帮助。如果需要进一步的帮助，敬请拨打我们的咨询热线。

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## ENGLISH

Taking \$20,000 from your super now can have a **significant effect** on your balance come retirement. To illustrate:



### The cost to your balance at retirement (Age 67)

**Age: 25 years | Salary: \$50,000**  
**Current Super balance: \$22,000**

Withdrawal 1  
**\$10,000**  
Pre July 1 2020



Withdrawal 2  
**\$10,000**  
July to Dec 2020



第一次取出  
**\$10,000**  
2020年7月1日前

第二次取出  
**\$10,000**  
2020年7月至12月

**-\$189,000**

**-\$189,000**

**Age: 35 years | Salary: \$70,000**  
**Current Super balance: \$60,000**

Withdrawal 1  
**\$10,000**  
Pre July 1 2020



Withdrawal 2  
**\$10,000**  
July to Dec 2020



第一次取出  
**\$10,000**  
2020年7月1日前

第二次取出  
**\$10,000**  
2020年7月至12月

**-\$110,000**

**-\$110,000**

**Age: 45 years | Salary: \$90,000**  
**Current Super balance: \$85,000**

Withdrawal 1  
**\$10,000**  
Pre July 1 2020



Withdrawal 2  
**\$10,000**  
July to Dec 2020



第一次取出  
**\$10,000**  
2020年7月1日前

第二次取出  
**\$10,000**  
2020年7月至12月

**-\$64,000**

**-\$64,000**

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The calculation is provided for illustration purpose and is based on certain assumptions including, but not limited to, the following:

1. Assumes default Growth (Cbus MySuper) option during the accumulation phase.
2. Default insurance cover of 4 units for Manual members.
3. Assumes long-term CPI at 2.5% and rise in living standard at 1% p.a.

Past performance is not a reliable indicator of future performance. You should look at your own financial position, objectives and requirements before making any financial decisions.

数字仅供举例参考，并且基于某些假设，包括但不限于：

1. 累积阶段假设选择的是默认增长(Default Growth) (Cbus MySuper) 项。
2. 从事体力工作的会员有4个单位的默认保险。
3. 假设长期消费物价指数为2.5%，生活水平提高为年1%。

过去的业绩并不是未来业绩的可靠指标。在做出任何财务决策之前，请务必考虑您自己的财务状况、目标和需求。

## Consider your Insurance Cover

The insurance most members get through Cbus provides ongoing financial protection and security for you and your family. If you withdraw your super and your balance gets too low, you may not be able to cover the costs of your insurance and this cover will stop.

## Other Potential Financial Sources and Financial Relief

There are a number of sources of financial assistance as industry and governments respond to the crisis. Some of these maybe a better short-term solution with less long-term impacts on your financial future.

### Federal Government COVID-19 Support Schemes

The Federal Government is progressively releasing financial support packages. Follow this link to find eligibility criteria and links to apply:

<https://www.servicesaustralia.gov.au/individuals/subjects/affected-coronavirus-covid-19>

### Temporary Coronavirus Supplement

From 25 September to 31 December 2020, \$250 will be paid per fortnight to new and existing eligible income support recipients, in addition to their regular payment.

<https://www.servicesaustralia.gov.au/individuals/services/centrelink/coronavirus-supplement>

### Jobkeeper Payment

The federal government announced a new scheme on 30 March 2020 to assist eligible Employers. Click here to find out more:

<https://www.ato.gov.au/General/JobKeeper-Payment/>

### Loan Holidays

It may be possible to request a temporary pause on your mortgage. Each bank will have different approaches and it may vary according to the loan product you have.

### Rental Assistance

You might be eligible for rental assistance through the Federal Government's COVID response packages:

<https://www.servicesaustralia.gov.au/individuals/services/centrelink/rent-assistance>

### Managing Debt

If your income is disrupted, debt can become an issue that you need to manage. The National Debt helpline has easy to use resources and a counselling service.

<https://ndh.org.au/debt-problems/covid19/>

## 考虑保险保障

大多数会员通过Cbus办理的保险都能为您提供持续的财务保护和安全。如果您提取退休公积金，且导致余额过低，您可能无法支付保险费用，此保险将停止。

## 其他潜在资金来源和财务救济

企业和政府正积极应对危机，目前有许多经济援助措施。其中一些可能是更好的短期解决方案，对您的未来财务影响较小。

### 联邦政府冠状病毒（COVID-19）疫情支持方案

联邦政府正在逐步实施综合财务纾困方案。点击此链接，了解申请资格标准，使用申请链接：

<https://www.servicesaustralia.gov.au/individuals/subjects/affected-coronavirus-covid-19>

### 冠状病毒疫情补助金

从2020年9月25日至12月31日，除了可领取各项定期补助金以外，还将向符合资格的新申请和已经在领取收入补助金的人士每两周发放250澳元。

<https://www.servicesaustralia.gov.au/individuals/services/centrelink/coronavirus-supplement>

### 留职补贴（Jobkeeper Payment）

联邦政府于2020年3月30日宣布了一项新的举措，以帮助符合条件的雇主。点击此处了解详情：

<https://www.ato.gov.au/General/JobKeeper-Payment/>

### 贷款假期

可能可以要求暂停偿还抵押贷款。每家银行的做法各不相同，可能因贷款产品的不同而有所不同。

### 房租补助

根据联邦政府的冠状病毒疫情综合纾困方案，您可能有资格获得房租补助：

<https://www.servicesaustralia.gov.au/individuals/services/centrelink/rent-assistance>

### 应对债务

如果收入中断，债务可能会成为需要立即应对的问题。国家债务求助热线可提供易使用的资料和咨询服务。

<https://ndh.org.au/debt-problems/covid19/>

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**Industry Schemes**

You may also have entitlements through your membership of various industry schemes. Please use the following websites to get the latest information. If you are a member of a Union, they can also assist with further relevant information.

**Redundancy Schemes****Queensland and NT**

ACIRT	<a href="https://www.acirt.com.au/">https://www.acirt.com.au/</a>
BERT	<a href="https://www.bert.com.au/">https://www.bert.com.au/</a>
CIRT	<a href="https://www.cirt.com.au/">https://www.cirt.com.au/</a>
MERT	<a href="https://www.mert.com.au/Home/">https://www.mert.com.au/Home/</a>

**Western Australia**

Reddifund	<a href="https://www.reddifund.com.au/">https://www.reddifund.com.au/</a>
ACIRT	<a href="https://www.acirt.com.au/">https://www.acirt.com.au/</a>
Protect	<a href="https://www.protect.net.au/">https://www.protect.net.au/</a>

**Victoria**

ACIRT	<a href="https://www.acirt.com.au/">https://www.acirt.com.au/</a>
Incolink	<a href="https://www.incolink.org.au/">https://www.incolink.org.au/</a>
Protect	<a href="https://www.protect.net.au/">https://www.protect.net.au/</a>

**Australian Capital Territory**

ACIRT	<a href="https://www.acirt.com.au/">https://www.acirt.com.au/</a>
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**New South Wales**

ACIRT	<a href="https://www.acirt.com.au/">https://www.acirt.com.au/</a>
MERT	<a href="https://www.mert.com.au/Home/">https://www.mert.com.au/Home/</a>

**South Australia**

ACIRT	<a href="https://www.acirt.com.au/">https://www.acirt.com.au/</a>
Birst	<a href="https://www.birst.com.au/">https://www.birst.com.au/</a>
Protect	<a href="https://www.protect.net.au/">https://www.protect.net.au/</a>

**Tasmania**

Incolink	<a href="https://www.incolink.org.au/">https://www.incolink.org.au/</a>
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**Long Service Leave****Queensland**

QLeave	<a href="https://www.qlife.qld.gov.au/">https://www.qlife.qld.gov.au/</a>
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**Western Australia**

My leave	<a href="https://www.myleave.wa.gov.au/">https://www.myleave.wa.gov.au/</a>
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**Victoria**

Co Invest	<a href="https://www.coinvest.com.au/">https://www.coinvest.com.au/</a>
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**South Australia**

Portable leave	<a href="https://www.portableleave.org.au/">https://www.portableleave.org.au/</a>
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**Tasmania**

Tasbuild	<a href="https://tasbuild.com.au/">https://tasbuild.com.au/</a>
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**Northern Territory**

NTbuild	<a href="http://www.ntbuild.com.au/">http://www.ntbuild.com.au/</a>
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**New South Wales**

Long Service Leave Corporation	<a href="https://www.longservice.nsw.gov.au/">https://www.longservice.nsw.gov.au/</a>
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**Australian Capital Territory**

ACT Leave	<a href="https://actleave.act.gov.au/construction/workers/claims">https://actleave.act.gov.au/construction/workers/claims</a>
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**行业举措**

您还可能通过所加入的各行业协会而享有权利。请使用以下网站获取最新信息。如果您是工会成员，可向工会咨询进一步相关信息。

**裁员计划****昆士兰州和北领地**

ACIRT	<a href="https://www.acirt.com.au/">https://www.acirt.com.au/</a>
BERT	<a href="https://www.bert.com.au/">https://www.bert.com.au/</a>
CIRT	<a href="https://www.cirt.com.au/">https://www.cirt.com.au/</a>
MERT	<a href="https://www.mert.com.au/Home/">https://www.mert.com.au/Home/</a>

**西澳大利亚州**

Reddifund	<a href="https://www.reddifund.com.au/">https://www.reddifund.com.au/</a>
ACIRT	<a href="https://www.acirt.com.au/">https://www.acirt.com.au/</a>
Protect	<a href="https://www.protect.net.au/">https://www.protect.net.au/</a>

**维多利亚州**

ACIRT	<a href="https://www.acirt.com.au/">https://www.acirt.com.au/</a>
Incolink	<a href="https://www.incolink.org.au/">https://www.incolink.org.au/</a>
Protect	<a href="https://www.protect.net.au/">https://www.protect.net.au/</a>

**澳大利亚首都领地**

ACIRT	<a href="https://www.acirt.com.au/">https://www.acirt.com.au/</a>
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**新南威尔士州**

ACIRT	<a href="https://www.acirt.com.au/">https://www.acirt.com.au/</a>
MERT	<a href="https://www.mert.com.au/Home/">https://www.mert.com.au/Home/</a>

**南澳大利亚州**

ACIRT	<a href="https://www.acirt.com.au/">https://www.acirt.com.au/</a>
Birst	<a href="https://www.birst.com.au/">https://www.birst.com.au/</a>
Protect	<a href="https://www.protect.net.au/">https://www.protect.net.au/</a>

**塔斯马尼亚州**

Incolink	<a href="https://www.incolink.org.au/">https://www.incolink.org.au/</a>
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**长期服务假****昆士兰州**

Qleave	<a href="https://www.qlife.qld.gov.au/">https://www.qlife.qld.gov.au/</a>
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**西澳大利亚州**

My leave	<a href="https://www.myleave.wa.gov.au/">https://www.myleave.wa.gov.au/</a>
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**维多利亚州**

Co Invest	<a href="https://www.coinvest.com.au/">https://www.coinvest.com.au/</a>
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**南澳大利亚州**

灵活假期安排	<a href="https://www.portableleave.org.au/">https://www.portableleave.org.au/</a>
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**塔斯马尼亚州**

Tasbuild	<a href="https://tasbuild.com.au/">https://tasbuild.com.au/</a>
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**北领地**

NTbuild	<a href="http://www.ntbuild.com.au/">http://www.ntbuild.com.au/</a>
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**新南威尔士州**

Long Service Leave Corporation	<a href="https://www.longservice.nsw.gov.au/">https://www.longservice.nsw.gov.au/</a>
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**澳大利亚首都领地**

ACT Leave	<a href="https://actleave.act.gov.au/construction/workers/claims">https://actleave.act.gov.au/construction/workers/claims</a>
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## Helping members find the right information

It's important that our members can access information about their account and entitlements at any given time. We're now providing the right tools to assist members that come from a non-english speaking background.

## Accessing the Interpreter service is easy through Cbus

**Step 1** – Call our service centre on **1300 361 784**

**Step 2** – Ask to speak to an interpreter, and have the member details handy.

**Step 3** – It may take some time but the Cbus consultant will get the interpreter on the phone.

**Step 4** – Once the security questions checks are complete, the member and/or their representative can ask any question about their account and the answers will be translated.

## Contact Cbus

	<b>1300 361 784</b> 8am to 8pm (AEST/AEDT) Monday to Friday, closed on national public holidays
	<b>cbusenq@cbussuper.com.au</b> <b>cbussuper.com.au</b>
	Cbus, Locked Bag 5056 PARRAMATTA NSW 2124
	Visit Cbus in person in Adelaide, Brisbane, Melbourne, Perth and Sydney. Details: <a href="http://cbussuper.com.au/contact">cbussuper.com.au/contact</a>

Cbus' Trustee is United Super Pty Ltd. ABN 46 006 261 623 AFSL 233792 Cbus ABN 75 493 363 262

This information is about Cbus. It doesn't take into account your specific needs, so you should look at your own financial position, objectives and requirements before making any financial decisions. Read the relevant Cbus Product Disclosure Statement and related documents to decide whether Cbus is right for you. Call **1300 361 784** or visit [cbussuper.com.au](http://cbussuper.com.au) for a copy.

## 帮助会员找到正确的信息

CBus会员应当可以随时访问有关其帐户和应享权利的信息。我们正在配置相应的工具，给英语非母语背景的会员提供相应支持。

## 使用口译服务联系Cbus，方便快捷

**第1步** – 致电Cbus服务中心，电话：**1300 361 784**

**第2步** – 要求提供中文口译员，并将会员信息准备好。

**第3步** – 可能需要稍等片刻，但Cbus顾问会跟您配上电话口译员。

**第4步** – 身份验证完成后，会员和/或其代表可以询问有关其帐户的任何问题，口译员会协助您与客服沟通。

## 联系我们

	<b>1300 361 784</b> 周一至周五，国家公共假日休息 早8点至晚8点 (澳大利亚东部标准时间/夏令时) 国家公共假日休息
	<b>cbusenq@cbussuper.com.au</b> <b>cbussuper.com.au</b>
	Cbus, Locked Bag 5056 PARRAMATTA NSW 2124
	亲临Cbus在阿德莱德、布里斯班、墨尔本、珀斯和悉尼的办事处。 详细信息： <a href="http://cbussuper.com.au/contact">cbussuper.com.au/contact</a>

Cbus的受托机构为United Super Pty Ltd (ABN 46 006 261 623) AFSL 233792  
cbus ABN 75 493 363 262

本内容介绍Cbus有关的信息。其并未考虑您的具体需求，因此在做出任何财务决策之前，请务必考虑您自己的财务状况、目标和需求。阅读相关的Cbus产品披露声明书，以确定Cbus是否适合您。该声明书可通过拨打**1300 361 784**或访问[cbussuper.com.au](http://cbussuper.com.au)获取。