

# A summary on making a withdrawal

You've completed your last day at ACC – you may be off to another role or you may be ready to retire, so a withdrawal of your unlocked savings may be something you're considering or you've already requested. We realise that sometimes they can be time-critical – so we've explained the steps we need to take to process it for you, and why we need to allow 20 working days.

Step <b>01</b>	You request a part or full unlocked withdrawal from mysuper	<p><b>Maximum process duration: 20 working days</b></p> <p>Unlocked withdrawals from your mysuper account are permitted once you've left ACC. For other withdrawal options you can learn more here.</p>
Step <b>02</b>	Your last day at ACC is confirmed	<p><b>Duration: 1-7 working days</b></p> <p>To request a withdrawal under the mysuper trust deed, your last day must be completed and confirmed.</p>
Step <b>03</b>	Your withdrawal request is reviewed	<p><b>Duration: 1 working day</b></p> <p>Your certified documents are checked by the mysuper Trustee to make sure Anti-Money Laundering and Counter Financing of Terrorism Act 2009 obligations are met.</p>
Step <b>04</b>	Your withdrawal is approved or declined	<p><b>Duration: 1-3 working days</b></p> <p>If declined, you will be notified in writing within 1-3 working days. A withdrawal can be declined if certified documentation has not been provided. And/or you have not had your last day at ACC.</p>
Step <b>05</b>	Final contributions are received	<p><b>Duration: 2-16 days</b></p> <p>ACC pays contributions to mysuper twice a month. Depending on your last day of employment, and when your final pay is, it can take up to 16 working days for your final contributions to be received by mysuper.</p>
Step <b>06</b>	Final investment returns are applied	<p><b>1-3 working days</b></p> <p>Before your withdrawal is complete current investment returns, positive or negative, for your investment strategy are applied to your balance. Your final withdrawal payment amount is confirmed.</p>
Step <b>07</b>	Your investment is 'sold' back into mysuper	<p><b>2-5 working days</b></p> <p>Your final withdrawal payment amount is confirmed. Your investment is 'sold' back into to mysuper and your withdrawal payment is released.</p>
Step <b>08</b>	Your withdrawal payment is made	<p><b>1-3 working days</b></p> <p>Payment of your withdrawal is made into your nominated bank account and completed. You will be notified in writing to confirm payment is complete.</p>