

# SUPER FOR PACIFIC WORKERS

Under Australian Government programs



## What is super?

**Superannuation**, or super, is Australia's retirement savings system. When a worker is employed in Australia, the employer has to pay super for them. Super is generally 10% of a worker's salary and is additional to their normal pay. An employer pays it into a super fund where it stays until the worker claims it. If it is unclaimed, eventually it will be sent to the Australian Taxation Office (ATO) to be held until the worker claims it.

## How does a worker claim their super?

A worker can claim super using the departing Australia superannuation payment (DASP) online application system. This is a free service that a worker can start while in Australia.

Once a worker has left Australia and their visa has expired or been cancelled, the worker can log back into DASP Online to complete the DASP claim. When entering DASP Online the worker will be asked to make a password, this will enable the worker to return to DASP Online when they return home to complete their application.

Your employer is required to pay your super quarterly (some choose to pay super more frequently). Before submitting your claim, check with your employer, that they have paid all entitlements to your nominated fund.

## What if a worker's visa is still active?

If workers have been granted a multi-year visa they will not be able to claim back super until their visa has expired at the end of the 2 or 3 year period. Workers should not request to have a multi-entry visa cancelled until they have returned home at end of their final recruitment period as this would result in a new visa having to be granted and paid for.

### To check when a visa expires:

- create an ImmiAccount by visiting <https://online.immi.gov.au/lusc/login>
- log into the Visa Entitlement Verification Online (VEVO) system to check the visa status.

If the visa is still current (and valid for 6 months or more), the worker can ask for it to be cancelled. They can do this:

- online in their ImmiAccount

- by completing Form 1194 – Certification of Immigration Status and /or request to cancel a Temporary Resident visa (available through the Department of Home Affairs at: <https://immi.homeaffairs.gov.au/entering-and-leaving-australia/leaving-australia>).

## What does a worker need to claim their DASP?

To help confirm the worker's identity they must provide the following:

- name, date of birth and other personal details
- email address
- passport country
- passport number
- Australian tax file number (if they have one)
- super account details, including their funds ABN.

## Certified documents

If the value in the worker's super account is \$5,000 or more, the super fund may require certified copies of their proof of identification documents. It is much easier to certify documents when a worker is in Australia as there are specific rules about who can certify documents. The worker should contact their super fund to confirm the documentation required.

## How is DASP paid?

Once the application is complete, the DASP is generally paid within 28 days. It may take longer if their application is incomplete or they are required to provide additional supporting documents.

### There are three options for payment:

- electronic funds transfer to an Australian bank account
- cheque
- international money transfer (for fund applications only).

If money is held by the ATO, they can only pay money into a worker's Australian bank account or send them a cheque, noting not all countries/banks will accept cheques. Workers may also want to keep an Australian bank account open for this reason.

The worker should check that their super fund offers a preferred option for payment and check if any fees and charges will apply.

## How is DASP taxed?

A final DASP tax will be withheld from the worker's payment before it is made - generally at a rate of 35% and up to 65%. For more information go to: <https://bit.ly/3lpaqSV>

The payer of a worker's DASP will issue the worker with a payment summary advising them of the amount of DASP tax that was withheld and the total amount that has been issued to them.

## More information

You can find out more about super at:

<https://www.ato.gov.au/Individuals/Super/>

Information for temporary residents at:

<https://www.ato.gov.au/Individuals/Coming-to-Australia-or-going-overseas/Your-tax-residency/Foreign-and-temporary-residents/>

DASP at: <https://www.ato.gov.au/individuals/super/in-detail/temporary-residents-and-super/super-information-for-temporary-residents-departing-australia>

## Contact us

If a worker has forgotten the answer to their shared secret or they need help with their DASP application, they can call the ATO on:

- 13 10 20 between 8.00am and 6.00pm, Monday to Friday if the worker is in Australia
- +61 2 6216 1111 between 8.00am and 5.00pm Australian Eastern Standard Time, Monday to Friday if they have left Australia.

Alternatively they can email [DASPmail@ato.gov.au](mailto:DASPmail@ato.gov.au) – note this is an unsecure channel and may take up to 28 days to respond, the worker should provide their:

- full name
- date of birth
- passport country
- passport number
- email address and telephone number
- last Australian address
- super fund name (if known).

If a worker would like to speak in a language other than English, they can call the Translating and Interpreting service (TIS National) on +61 3 9268 8332 and request to be connected to the ATO in their preferred language.