

# Understanding your superannuation

A guide for Pacific and Timor-Leste workers

## What is superannuation?

Superannuation, or 'super', is Australia's retirement savings system. It is like the National Provident Funds that operate in many Pacific island countries.

When you are employed in Australia, your employer pays super at 10% of your salary in addition to your normal pay. Your super is paid into a nominated super fund, where it stays until you claim it after you have returned home.

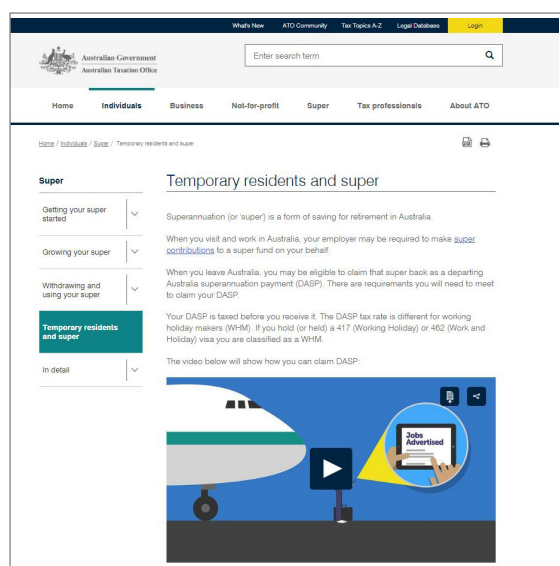
Before submitting your super claim, check with your employer that they have paid all entitlements to your nominated fund. Your employer is required to pay your super quarterly (some choose to pay super more frequently).

NB. The 10% Super Guarantee increases in 0.5% increments each year from 1 July 2022 until it reaches 12%. The 10% figure will only be correct till 1 July 2022.

## When can I claim my super?

You can have your superannuation paid to you if you:

- have departed Australia
- are not an Australian or New Zealand citizen, or permanent resident of Australia
- no longer hold an Australian visa, this includes any visa (including tourist visas).



**Super = savings for the future**

## How do I claim my super?

You can claim your super by submitting a Departing Australia Superannuation Payment (DASP) claim, provided you meet the 4 eligibility requirements. For more information on eligibility go to:

<https://bit.ly/EligibilityforDASP>

## Online through the Australian Taxation Office

Depending on how long it has been since your last contribution, your super may be held by your super fund or the Australian Taxation Office (ATO).

The easiest way to claim DASP is to apply through the ATO's free DASP online application system.

The ATO website has more information including a video guide. Please see: <https://bit.ly/Temporaryresidentsandsuper>

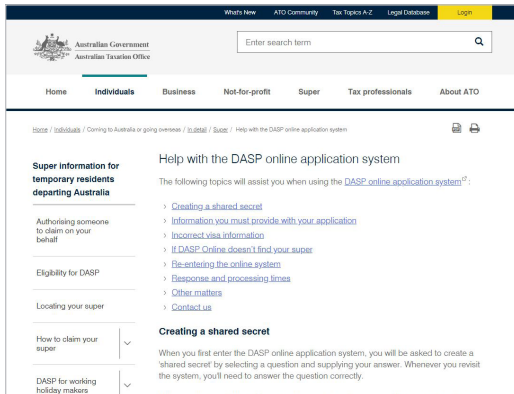
## If you are unable to make your claim online

If you are unable to make your claim through ATO online, you can apply for your DASP by submitting a paper form, but you need to use the right form depending on where your super money is held. For more information go to: <https://bit.ly/Howtoclaimsuper>

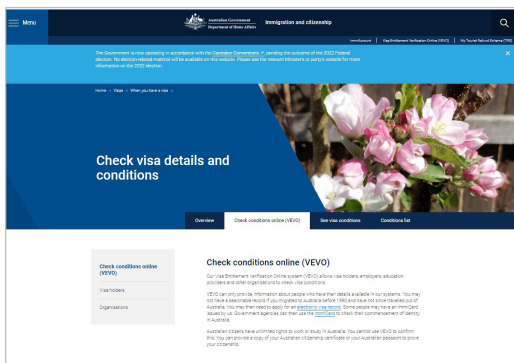
If your super benefit is more than \$5000 you will also need to apply for Certification of Immigration Status (form 1194) through the Department of Home Affairs. The cost of this is currently \$55. For more information go to: <https://immi.homeaffairs.gov.au/entering-and-leaving-australia/leaving-australia>

- ◀ Apply through the ATO website. The site also has a video that will show you how to claim DASP. Go to: <https://bit.ly/Temporaryresidentsandsuper>

# DASP = Departing Australia Superannuation Payment



Sign up to DASP Online while you are still in Australia and start your claim.



Check your visa expiry date at the Home Affairs website.

## How does DASP Online work?

You can set up your DASP account before you leave Australia. Start your DASP claim while you are still in Australia by going to DASP Online and creating a 'shared secret'. Your shared secret will allow you to return to DASP Online to complete your claim when you return home, and once your visa has expired or been cancelled.

To learn more about your shared secret go to: <https://www.ato.gov.au/Individuals/Coming-to-Australia-or-going-overseas/In-detail/Super/Super-information-for-temporary-residents-departing-Australia/?page=7#Creatingasharedsecret>.

You will need access to a computer and internet at home to submit your online DASP claim. Your DASP can be paid directly into your Australian bank account.

## How do I know if my visa has expired?

Before you leave Australia, check your visa expiry date. Your employer can provide this. Or you can log into the Visa Entitlement Verification Online (VEVO) system to check the status of your visa.

You can find more information at: <https://immi.homeaffairs.gov.au/visas/already-have-a-visa/check-visa-details-and-conditions/check-conditions-online>.

Note: you can only claim your super after you have left Australia and your visa has expired or been cancelled. You cannot cancel a visa that has less than 6 months of validity.

## What if I am on a multi-year visa?

If you are a seasonal worker on a multi-year visa you cannot claim your super until you have returned home for the last time and your visa has expired. DO NOT cancel a multi-year visa until you have finished all work in Australia. If you do, you will have to pay for a new visa to return, and it may not be granted.

## How is DASP paid?

DASP is usually paid within 28 days of submitting a complete application. An application for payment that is incomplete or missing supporting documents will be delayed. Make sure your application is complete.

Your super may be paid into an **Australian bank account**, posted to you as an **Australian dollar cheque**, or paid by international money transfer (for fund applications only). Many overseas banks will not accept Australian cheques and not all funds provide all 3 payment options. Check with your super fund about the best payment method and if any fees and

charges apply. If you choose to have your super paid into your Australian bank account, you **MUST** leave your Australian bank account open.

If you do not claim DASP within 6 months of your visa expiry date, your super may be transferred to the ATO where it will be held until you claim it. Super held by the ATO is only paid into an Australian bank account.

## How is DASP taxed?

Your DASP is taxed before you receive it, usually at the tax rate of 35 %-45%. You will be issued with a payment summary advising you of the amount of DASP tax withheld and the final amount paid to you.

## What information do I need to claim DASP?

### Your personal details

- Australian Tax File Number (TFN)
- name
- date of birth
- address when you return home
- phone number when you return home
- email address
- last address in Australia.

### Superannuation fund details

- name of your fund
- your fund's Australian Business Number (ABN)
- your super account number.

### Your employer details

- Employer Australian Business Number (ABN)
- business name
- business address
- dates for your period of employment.

### Supporting documentation

- certified copies of your identity documents if the total value of your super is more than \$5000
- a copy of your Australian bank statement for the account that your benefit will be paid into.

### Certified copies of proof of identity documents

If the value of your super is \$5,000 or more, your super fund may require certified copies of your identity documents. This could be your current passport showing your photo, passport number, passport country, and passport expiry date. Or, it may also be your current driver's licence, or national identity card.

There are specific rules about who can certify documents. It is easiest to certify documents while you are in Australia. Contact your super fund before you leave Australia to confirm what documents you need. You can also check with your employer about how to certify documents.

You can also certify identity documents when you return home. The following people are authorised to certify your identity documents outside Australia:

- notary publics
- staff at your nearest Australian
  - embassy
  - high commission
  - consulate – including consulates headed by Austrade honorary consuls.

A certifier in your presence should certify that each copy is a true and correct copy of the original document.

## Need more help?

**If you need help to complete your online DASP application or to recover your shared secret, please:**

- call the ATO on (13 10 20) between 8:00 am and 6:00 pm, Monday to Friday if you are in Australia or
- call the ATO on (+61 2 6216 1111) between 8:00 am and 5:00 pm Australian Eastern Standard Time, Monday to Friday if you have already left Australia
  - If you would like to speak in a language other than English, you can call the Translating and Interpreting service (TIS National) on (+61 3 9268 8332) and request to be connected to the ATO in your preferred language

- email ([DASPMail@ato.gov.au](mailto:DASPMail@ato.gov.au)) - please note this is an unsecure channel and may take up to 28 days to respond. You should provide the following information if emailing the ATO:
  - full name
  - date of birth
  - passport country
  - passport number
  - email address and telephone number
  - last Australian address
  - super fund name (if known)
- visit the ATO web page with information about the DASP online application system (<https://www.ato.gov.au/Individuals/Super/Temporary-residents-and-super/>)
- contact your fund - most super funds have online information about DASP, or you can call them directly
- talk to your employer who is also able to assist you.

