

Andastanem superannuation blong yu

Wan gaed blong ol woka blong Pasifik mo Timor-Leste

Wanem ia superannuation?

Superannuation, o 'super', hemi wan sistem blong savings blong ritaemen long Ostrelia. Hemi olsem ol Nasonal Providen Fand we oli operet long fulap Pasifik aelan kantri.

Taem yu kasem wok long Ostrelia, emploia blong yu i pem super long reit blong 10.5% long salari blong yu i adapap antap long nomol pei blong yu (infomesen ia i stret wan long 1 Julae 2022). Oli pem super blong yu i go long wan super fand we yu jusum mo bae i stap kasem taem yu klemem afta yu gobak long hom blong yu.

Bifo yu sabmitim klem blong super blong yu, jekem wetem emploia blong yu se oli bin pemaot ol benefit i go long fand we yu bin jusum. Emploia blong yu i mas pem super blong yu evri kwota (be sam emploia bae oli jus blong pem super moa eli).

Notem se 10.5% Super Garanti hemi stap inkris long 0.5% evri yia long namba 1 Julae kasem taem i go long 12%.

Weanao mi save klemem super blong mi?

Oli save pem superannuation long yu sipos:

- yu aot long Ostrelia finis
- yu no wan sitisen blong Ostrelia o Niusilan, mo yu no wan pemanen residen blong Ostrelia
- yu nomo gat wan visa blong Ostrelia, we hemi inkludum eni kaen visa (inkludum turis visa).

Super = savings blong fiuja

Haonao mi save klemem super blong mi?

Bae yu sabmitim wan klem blong Departing Australia Superannuation Payment (DASP) blong klemem super blong yu. Be yu mas mitim ol fofala rikwaemen. Blong kasem moa infomesen long hemia, go long: www.bit.ly/EligibilityforDASP

Onlaen tru long tax ofis blong Ostrelia

Dipen long wataem yu bin kasem las super kontribusen blong yu, maet ol super mane ia i stap insaed long super fand o wetem tax ofis blong Ostrelia (Australian Tax Office, ATO). Blong klemem DASP long wan isi wei yu save aplae tru long fri DASP onlaen aplikesen sistem blong ATO. Plis luk: <https://bit.ly/DASP-online-application>

ATO websaet i gat moa infomesen. Plis luk: www.bit.ly/Temporaryresidentsandsuper

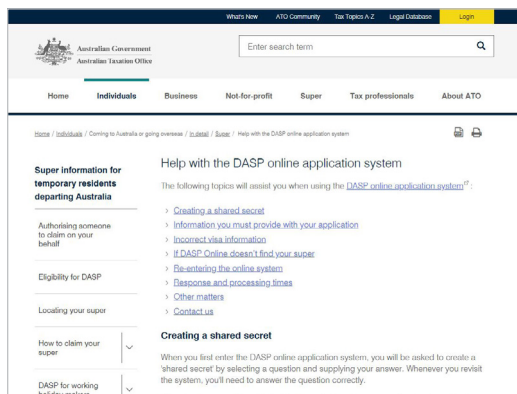
Sipos yu no save mekem klem onlaen

Sipos yu no save mekem klem tru long ATO onlaen, yu save aplae long DASP tru long wan pepa fom be yu nid blong yusum stret fom we hemi dipen long ples we super mane blong yu i stap long hem. Blong kasem moa infomesen, go long: www.bit.ly/Howtoclaimsuper

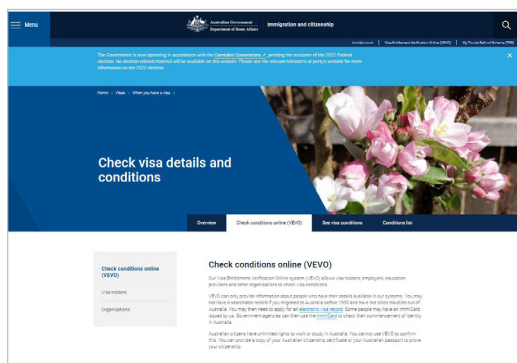
Sipos mane blong super blong yu i bitim \$5000 bae yu nid blong aplae from Certification of Immigration Status (fom namba 1194) tru long Dipatmen blong Hom Afea. Kost blong hemia hemi \$55 naolia. Blong kasem moa infomesen, go long: <https://immi.homeaffairs.gov.au/form-listing/forms/1194.pdf>

- ▶ Aplae tru long ATO websaet long: www.bit.ly/DASP-online-application
- ATO websaet i gat wan video we i soemaot hao blong klemem DASP. Go long: www.bit.ly/Tempory-residents-super

DASP = Departing Australia Superannuation Payment (Peimen blong super taem yu aot long Ostrelia)



Saenap long [DASP Online](#) taem yu stap yet long Ostrelia mo yu save statem klem blong yu.



Jekem ekspaea deit blong visa blong yu long [Home Affairs website](#).

Haonao DASP Online hemi wok?

Yu save setemap wan DASP akaon blong yu bifo yu aot long Ostrelia.

Statem DASP klem blong yu taem yu stap yet long Ostrelia – go long DASP Online mo krietem wan 'shared secret' (sikret we oli serem). Sikret ia bae hemi alawem yu blong kambak long DASP Online blong komplitim klem blong yu taem yu kasem hom ples, mo taem visa hemi ekspaea o oli kanselem.

Blong lanem moa long saed blong shared secret, go long:

www.bit.ly/Creating-shared-secret

Bae yu nidim akses long wan komputa mo intanet long haos blong sabmitim DASP klem blong yu onlaen. Bae oli pem DASP blong yu i go stret long bank akaon blong yu long Ostrelia.

Haonao bae mi save sipos visa blong mi hemi ekspaea?

Bifo yu aot long Ostrelia, jekem ekspaea deit long visa. Emploia blong yu i save provaedem hemia. O yu save login long sistem blong Visa Entitlement Verification Online (VEVO) blong jekem statis blong visa blong yu.

Yu save kasem moa infomesen long: <https://immi.homeaffairs.gov.au/visas/already-have-a-visa/check-visa-details-and-conditions/check-conditions-online>

Notem: yu save klemem super blong yu nomo afta we yu aot long Ostrelia mo visa blong yu i ekspaea o oli kanselem. Yu no save kanselem wan visa sipos hemi gat andanit long 6 manis taem long hem.

Olsem wanem sipos mi stap long multi-yia visa?

Sipos yu wan sisonel woka long wan multi-yia visa yu no save klemem super blong yu kasem las taem yu gobak long hom ples mo visa hemi ekspaea. NO kanselem wan multi-yia visa kasem taem yu finisim ol wok long Ostrelia. Sipos yu kanselem, bae yu mas pem wan niufala visa blong yu save kambak, mo maet oli no givim long yu.

Haonao bae oli pem DASP?

Nomoli oli stap pem DASP insaed long 28 dei we yu sabmitim aplikesen blong yu sipos aplikesen hemi kompliti. Sipos aplikesen blong askem peimen i no kompliti o i nogat sam long ol sapoting dokumen we oli nidim bae i save dilei. Mekem sua se yu komplitim gud aplikesen.

Maet oli pem super blong yu i go long wan **bank akaon long Ostrelia**, o oli postem long yu olsem wan **jek long mane blong Ostrelia**, o oli pem tru long intenasional mane transfea (blong ol super fand aplikesen nomo). Plante long ol bank we oli stap ovasis oli no akseptem jek blong Ostrelia mo i no evri super fand we oli provaedem trifala peimen opsen. Jekem wetem super fand blong yu long bes wei blong pem mo sipos i gat eni fi blong hem. Sipos

yu jusum blong oli pem super i go long bank akaon blong yu long Ostrelia, yu **MAS** lego bank akaon blong yu long Ostrelia i open.

Sipos yu no klemem DASP bifo long en blong 6 manis afta long ekspaea deit blong visa, maet oli muvum super blong yu i go long ATO mo holemtaet kasem taem yu klemem. Super we ATO i holem bae oli pem i go long wan bank akaon long Ostrelia nomo.

Haonao oli stap karemaot tax long DASP?

Oli stap karemaot tax long DASP bifo oli sendem long yu, nomoli folem wan tax reit blong 35% - 45%. Bae oli provaedem wan peimen samari we bae i talem hamas tax oli bin karemaot long DASP mo faenol amaon we oli pem long yu.

Wanem infomesen nao mi nid blong givim blong klemem DASP?

Ol pesenol diteil blong yu

- Tax Fael Namba blong Ostrelia (TFN)
- nem blong yu
- deit we yu bon long hem
- adres blong yu long hom ples
- fon namba blong yu taem yu kasem hom ples
- imel adres
- las adres blong yu long Ostrelia.

Diteil blong superannuation fand

- nem blong fand blong yu
- Ostrelien Bisnis Namba (ABN) blong fand blong yu
- super akaon namba blong yu.

Ol diteil abaot emploia blong yu

- Ostrelien Bisnis Namba (ABN) blong emploia blong yu
- nem blong bisnis
- adres blong bisnis
- ol deit we yu bin stat mo finis wok.

Ol sapoting dokumen

- sipos totel blong super blong yu i bitim \$5000 bae yu givim kopi blong aedentiti dokumen we oli setifaem
- kopi blong bank stetmen blong akaon blong yu long Ostrelia we bae oli pem yu long hem.

Kopi blong ol aedentiti dokumen we oli setifaem

Sipos mane long super blong yu i kasem \$5000 o i bitim, maet super fand blong yu i nidim ol kopi blong aedentiti dokumen blong yu we oli setifaem. Hemi save inkludum paspot blong yu we yu yusum naoia we i soem foto blong yu, paspot namba, kantri blong paspot mo ekspaea deit blong paspot. O maet hemi draeva laesens blong yu we yu yusum naoia o nasonal aedentiti kad.

I gat ol rul blong talem se hu i save setifaem ol dokumen. Hemi isi blong setifaem ol dokumen taem yu stap long Ostrelia. Kontaktem super fand blong yu bifo yu aot long Ostrelia blong konfemem wanem dokumen yu nid blong karem. Yu save jekem wetem emploia blong yu long hao blong oli setifaem ol dokumen.

Mo tu yu save setifaem ol aedentiti dokumen taem yu kasem hom ples. Olgeta pipol ia daon oli gat otoriti blong setifaem ol aedentiti dokumen aotsaed long Ostrelia.

- ol notary publics
- staf long wan long ol ples ia we i klosap long yu
 - embasi blong Ostralia
 - hae komisen blong Ostrelia
 - Konsulet – inkludum ol konsulet we olgeta Austrade honorary consuls oli hed blong ol.

Pesen blong setifaem i sud mekem setifikesen long foret blong yu blong talem se evri kopi hemi tru mo korek folem orijinol dokumen.

Yu nidim moa help?

Sipos yu nidim help blong komplitim onlaen DASP aplikesen blong yu o blong faenemaot shared secret, plis:

- kolem ATO long (13 10 20) bitwin 8:00 am long moning go kasem 6:00 pm long naet, Mande kasem Fraedei sipos yu stap long Ostrelia o
- kolem ATO long (+61 2 6216 1111) bitwin 8:00am go kasem 5:00pm long Ostrelien Isten Standad Taem (AEST), Mande kasem Fraedei sipos yu aot long Ostrelia finis
 - Sipos yu wantem toktok long wan narafala langwis i no Inglis, yu save kolem Translating mo Interpreting sevis (TIS National) long (+61 3 9268 8332) mo rikwestem olgeta blong konektem yu long ATO long stret langwis we yu wantem

- imelem (DASPMail@ato.gov.au) – plis notem se imel ia i nogat gudfala sikiuriti long hem mo i save tekem 28 dei blong oli riplae. Yu sud provaedem ol infomesen ia sipos yu imelem ATO:
 - ful nem blong yu
 - deit we yu bon long hem
 - kantri blong paspot
 - namba blong paspot
 - imel adres mo fon namba
 - las adres blong yu long Ostrelia
 - nem blong super fand (sipos yu save)
- visitim ATO websaet we i gat ol infomesen abaot DASP onlaen aplikesen sistem (<https://www.ato.gov.au/Individuals/Super/Temporary-residents-and-super/>)
- kontaktem fand blong yu – mos long ol super fan oli gat infomesen we i stap long intanet abaot DASP o yu save kolem olgeta
- toktok wetem emploia blong yu blong hem tu i helpem yu.

