

Kilai ni nomu superannuation

Na idusidusi vei ira na tamata cakacaka kai Pasifika kei ira na Timor-Leste

Na cava na superannuation?

Na superannuation, se 'super', e ilavo vakarautaki vei ira na sa cegu na cakacaka e Ositerelia. E vaka ga na National Provident Fund e dau vakayacori ena levu na matanitu ena Pasifika.

Ni o cakacaka e Ositerelia, o itaukei ni cakacaka ena sauma na super ena 10.5% ni kemu isau me ikuri ni veisaumi o taura (tekivu ena 1 Julai 2022). E tiko e dua na tobu e lesi vakatabakidua me saumi kina na nomu super se nominate super fund, ena tiko ga ekeri me yacova nomu sa lai kerea ni o sa lesu tiko tale ena nomu vanua.

Ni bera ni o vakalewena nomu kerekere ni super, mo tarogi nomu itaukei ni cakacaka ke ratou sa sauma kece na veika me saumi ena nomu tobu lesi ni super. E dodonu me dau sauma ena veiyatolu na vula na nomu super o itaukei ni cakacaka (eso era digitaka mera sauma vakawasoma na super).

Me nanumi. *Na 10.5% Super Guarantee ena tubu tiko ena 0.5% ena veiyabaki ena 1 Julai me yacova ni sa 12%.*

Gauna cava au rawa ni kerea kina noqu super?

Ena rawa ni saumi nomu supperannuation kevaka o:

- sa biubiu e Ositerelia
- o sega ni lewenivanua e Ositerelia se Niusiladi, se lewenivanua tudei e Ositerelia
- sa sega tale ni vakabau nomu visa ni Ositerelia, qo e okati kina na visa kece (wili kina na visa vakagade).



Apply for departing Australia superannuation payment and/or payment of unclaimed superannuation money: how to apply

This system will enable you to apply online for the departing Australia superannuation payment (DASP) from both super funds and the ATO. Please take some time to read through this section so you know what information you will need to provide to apply for your superannuation benefits using the system.

What you will be asked to provide

To help us confirm your identity and eligibility and process your application, you will need to provide the following information:

- Your name, date of birth and other personal details.
- Your TFN.
- Your passport number.
- Your Australian Tax File Number (optional).
- Your Australian Business Number (ABN) – including your super fund's Australian Business Number (ABN). You may use the system to conduct a search for the ABN based on the fund's name.

The application process

It will take approximately 20 minutes to complete the application online.

Confirm identity and other personal details

You will be asked to provide personal details such as your name, date of birth, tax file number (TFN) and passport details. This information, except your TFN, will be passed to the Department of Home Affairs to establish whether you are an Australian citizen or permanent resident. The information will be used to determine if your right to remain in Australia has ceased or is about to cease. If you are eligible you will then complete your application.

If you are applying for a DASP you may only submit your application if you have departed Australia and your visa has ceased to be in effect (for example, it has expired or been cancelled). If you are still in Australia, or your visa is still active, you may save an application, but it cannot be submitted to your super fund(s).

Note: You must enter exactly the same personal details each time you access this system.

Secret password

To protect your information, when you first enter the system you will be asked to create a 'shared secret' by selecting a question and supplying your answer. This system will encrypt and securely store this information. If you ever need to return to view or update your application or write a new application, you will be asked to answer your question. You (or unauthorised persons) will not be able to proceed unless you supply the correct answer.

System searches for your superannuation

If the Department of Home Affairs confirms you are eligible to apply for a DASP, you will be able to submit your application. If you provide your TFN, the system will search the ATO's records to identify the super funds where you have previously been employed. Any super held in 'nowhere' (new funds), may not be transferred outside the ATO, unless it is transferred to a pension scheme. If this has happened, you will be able to view your ATO-held money as well.

Add your contact and other personal details

You will need to provide your current contact details including your email and postal address. Your super fund and/or the ATO may need to contact you regarding your DASP application.

Your Visa information

You will be asked the following: If you ever held a working holiday maker visa.

The Department of Home Affairs has advised that you may have held a working holiday maker (WHM) visa(s).

Add your superannuation details

Super = maroroi ilavo ena veigauna mai liu

Au na kerea vakacava na noqu super?

O rawa ni kerea nomu super ni o vakauta e dua na kerekere ni sausaumi na Departing Australia Superannuation Payment (DASP, Saumi ni Superannuation vei ira na Biubiu), qo kevaka e yacova e 4 na ivakatagedgede e gadrevi. Me ikuri ni ivakamacala mo kila kina ke o yacova na kena ivakatagedgede, mo rai ina: www.bit.ly/EligibilityforDASP

Kerea ena Initani ni Valenivolavola ni iVakacavacava e Ositerelia

Ena vakatau ena iotioti ni gauna o sausaumi kina, na nomu super ena rairai tiko ga ena nomu super fund se na Australian Taxation Office (ATO, Valenivolavola ni iVakacavacava e Ositerelia).

Na sala rawarawa duadua mo kerea kina nomu DASP, qori na nomu vakalewena ga nomu kerekere ena initaneti ena nodratou porokaramu vakarautaki na ATO sega ni saumi ena vakaleweni na DASP. E rawa ni laurai ena: <https://bit.ly/DASP-online-application>

Na website ni ATO e tiko kina e levu tale na itukutuku. Mo rai ena: www.bit.ly/Temporaryresidentsandsuper

Kevaka o sega ni rawa ni vakalewena nomu kerekere ena initaneti

Ke o sega ni rawa ni vakalewena nomu kerekere ni ATO ena initaneti, o rawa ni vakalewena qai vakauta na fomu ni kerekereke ni DASP, ia ena gadrevi mo vakalewena na fomu donu, qori ena vakatau tiko ena vanua e tiko kina na nomu super. Me ikuri ni ivakamacala mo rai ina: www.bit.ly/Howtoclaimsuper

Ke sa sivia e \$5000 na ilavo ni nomu super ena vinakati mo kerea e dua na Sitivikitni ni iTuvaki ni Curuvanua (fomu 1194) ena Department of Home Affairs. Na kena isau ena gauna qo e \$55. Me ikuri ni ivakamacala rai ena: <https://immi.homeaffairs.gov.au/form-listing/forms/1194.pdf>

- ◀ O rawa ni vakauta nomu kerekere ena website ni ATO ena: www.bit.ly/DASP-online-application
- Na website e tiko tale ga kina na video ena vakaraitaka vei iko na sala mo kerea kina nomu DASP. Gole ina: www.bit.ly/Temporary-residents-super

DASP = Departing Australia Superannuation Payment

The screenshot shows the ATO website for DASP. The top navigation bar includes links for Home, Individuals, Business, Not-for-profit, Super, Tax professionals, and About ATO. A search bar is at the top right. The main content area is titled "Help with the DASP online application system". It provides instructions for creating a shared secret, including steps like "Information you must provide with your application" and "If DASP Online doesn't find your super". There are also links for "Re-entering the online system", "Responses and processing times", and "Contact us". On the left sidebar, there are sections for "Super information for temporary residents departing Australia", "Authorising someone to claim on your behalf", "Eligibility for DASP", "Locating your super", "How to claim your super", and "DASP for working holiday makers".

Vakalewena kemu itukutuku mo curu ena DASP ena Initani ni o se tiko e Ositerelia qai tekivuna nomu kerekere.

The screenshot shows the Australian Government Immigration and citizenship website. The top navigation bar includes links for Home, News, and Other places to go. The main content area is titled "Check visa details and conditions". It features a large image of pink flowers. Below the image, there are tabs for "Overview", "Check conditions online (VEVO)", "See visa conditions", and "Conditions list". The "Check conditions online (VEVO)" tab is selected. The page contains detailed information about the VEVO system, including a note that it's for holders of visas issued under the Migration Act 1958 and that it's for people who have their details available in the system. It also mentions that some people may have an immigration card instead of a visa, and that they may need to apply for a [residence card record](#). At the bottom, there is a note about the right to refuse or withdraw from the service.

Raica rawa na gauna ena cava kina nomu visa ena website ni Home Affairs website.

Sala cava e vakayacori kina na DASP ena Initani?

O rawa ni tekivuna e dua nomu akaude ni DASP ni bera ni o biubiu e Ositerelia. O rawa ni tekivutaka tu nomu kerekere ni o se tiko e Ositerelia ena nomu gole ena DASP ena initani qai tekivutaka e dua na itukutuku vuni wasei se 'shared secret'. Na nomu itukutuku vuni wasei qori ena rawa kina mo lesu tale ena nomu kerekere o tekivutaka tu ena DASP ena initani mo vakalewena vakaoti ena gauna o sa yaco tale kina ena nomu vanua, kei na gauna sa mai cava kina nomu visa.

Mo vulica eso tale na ka e vauca na itukutuku vuni wasei, rai ena: www.bit.ly/Creating-shared-secret

Ena gadrevi dua nomu kompiuta qai tiko nomu initani mo rawa ni vakauta kina nomu kerekere ni DASP. Na nomu DASP e rawa ni saumi sara ga vakadodonu ena nomu akaude ni baqe e Ositerelia.

Au na kila vakacava ni sa mai cava noqu visa?

Na bera ni o biubiu e Ositerelia, mo raica rawa na tikinisiga ena mai oti kina nomu visa. Se o rawa rai ena monalivaliva ni Visa Entitlement Verification Online (VEVO) mo raica kina na itukutuku e vauca nomu visa.

O rawa ni raica eso tale na itukutuku ena: <https://immi.homeaffairs.gov.au/visas/already-have-a-visa/check-visa-details-and-conditions/check-conditions-online>

Me nanumi: o rawa ga ni kerea nomu super ena gauna o sa biubiu mai kina e Ositerelia kei na gauna sa mai cava kina nomu visa se gauna sa boko kina. Ena sega ni rawa ni o muduka koso e dua na visa e se vo e rauta ni 6 na vula me mai cava.

Vakacava ke tiko vei au na visa ni curu ni veiyabaki se multi-year visa?

Ke o gole mai ena cakacaka vagauna ena multi-year visa ena sega ni rawa ni o kerea nomu super me yacova sara ni o sa lesu i nomu vanua ena iotioti ni gauna, sa mudu tale ga nomu visa. MO KUA NI bokoca nomu multi-year visa me yacova ni o sa vakacavara nomu cakacaka kece e Ositerelia. Ke o mani cakava qori, ena gadrevi mo sauma tale e dua na visa vou me lesu tale, ena rairai sega ni vakadonui.

E saumi vakacava na DASP?

E dau saumi na DASP ena loma ni 28 na siga ena gauna o sa vakauta kina na kena fomu. Ke sega ni vakaleweni vakaoti na fomu se yali eso na itukutuku bibi ena vakaberaberataka na kena saumi. Mo vakalewena gona vakavinaka na nomu fomu qai vakauta.

Na nomu super ena rawa ni biu ena nomu **Akaude ni baqe e Ositerelia**, se vakau yani ena posa ena dua na **jeke ni ilavo ni Ositerelia**, se saumi me vaka na vakau ilavo mai vanuatani (ivolakerekere vei ira na kerea na vakau ni ilavo). E levu na baqe e vanuatani era na sega ni ciqoma na jeke ni Ositerelia, qai sega ni fund kece e vakarautaka na 3 na sala ni sausaumi. Mo veitaratara rawa kei na nomu super fund mo kila na sala ni sausaumi vinaka duadua, mo kila tale ga ke dua musumusu se veika me saumi. Ke o digia me saumi ga nomu super ena nomu

akaude ni Baqe e Ositerelia e **DODONU** me se dola tiko nomu baqe e Ositerelia.

Ke o sega ni kerea nomu DASP ena loma ni 6 na vula ena gauna sa mai cava kina na nomu visa, ena rairai vakau nomu super ena ATO qai tiko ga kina me yacova sara ni o sa kerea. Na super e tiko ena ATO ena saumi ga ena dua na akaude ni baqe e Ositerelia.

E musu vakacava na ivakacavacava ni DASP?

Nomu DASP e dau musu rawa na kena ivakacavacava ni bera ni o taura, vakalevu me dau 35 %-45% na levu ni ivakacavacava e dau musu. Ena rawa ni soli vei iko e dua na ivakamacala ni sausaumi me vakaraitaka levu ni ivakacavacava ni DASP e musu kei na levu ni ilavo ena saumi vei iko.

Na itukutuku cava meu vakarautaka meu kerea kina noqu DASP?

Kemu itukutuku

- Australian Tax File Number (TFN)
- yacamu
- tikinisiga ni sucu
- naba ni nomu itikotiko kina ni o lesu i vale
- naba ni talevoni ni o lesu i vale
- imeli
- vanua o tiko kina e Ositerlia.

iTukutuku ni nomu Superannuation

- yaca ni nomu tobu ni ilavo
- na naba ni Australian Business Number (ABN) ni nomu ilavo
- nomu naba ni akaude ni super.

Na itukutuku nei nomu itaukei ni cakacaka

- Employer Australian Business Number (ABN)
- yaca ni bisinisi
- vanua e tiko kina na bisnisi
- tikinisiga ni gauna ni nomu cakacaka.

iTukutuku veitokoni

- kopi sainitaki vakalawa ni itukutuku ni ivakadinadina me baleti iko ke sivia e \$5000 na levu ni nomu super
- dua na kopi ni ivakamacala ni akaude ni baqe e Ositerelia ena vanua e saumi kina na nomu ilavo.

Kopi sainitaki vakalawa ni itukutuku ni ivakadinadina me baleti iko

Ke levu ni ilavo e \$5,000 se sivia, na nomu super ena gadrevi me sainitaki vakalawa na kopi ni ivakadinadina me baleti iko. Qo e rawa ni nomu pasipote ena gauna qo e tiko kina na kemu itaba, naba ni pasipote, yaca ni matanitu ni pasipote, kei na tikinisiga ena cava kina na pasipote. Se, na nomu laiseni ni draiva ena gauna qo, se kad ni ivakadinadina ni matanitu e dau vakarautaka.

E tiko na lawa e vauca o koya e rawa ni sainitaka na ivola qo. Na gaunisala rawarawa duadua oya me sa sainitaki rawa ni o se tiko e Ositerelia. Mo veitaratara kei na nomu super fund ni bera ni o biubiu e Ositerelia mo vakadeitaka na itukutuku o gadreva. O rawa ni veitaratara tale ga kei na itaukei ni nomu cakacaka me baleta na sala e rawa ni sainitaki kina vakalawa ni itukutuku o vakarautaka.

O rawa ni sainitaka vakalawa na kopi ni ivakadinadina o vakarautaka. Qo o ira e vakadonui mera sainitaka na nomu itukutuku ni ivakadinadina ena taudaku kei Ositerelia.

- notary publics (o ira vakaileslesi e dodonu mera sainitaka eso na ka vakalawa, me vaka na loya)
- vakaileslesi ena
 - embassy ni Ositerelia
 - valenivolavola ni Matanitu o Ositerelia
 - mata ni matanitu – wili kina o ira na mata e liutaka na Austrade honorary consuls.

O koya e vakadinadina taka vakalawa ni o tiko tale ga me vakadeitaka ni dina na itukutuku qai donu na kopi ni itukutuku e vakarautaka.

O gadreva eso tale na veivuke?

Ke o gadreva na veivuke mo vakalewena vakaoti kina ena initaneti na DASP se mo lesu tale ena itukutuku vuni wasei, yalovinaka:

- qirita na ATO ena (13 10 20) ena loma ni 8:00 na mataka kei na 6:00 na yakavi ni Moniti ina Vakaraubuka kevaka o tiko e Ositerelia se
- qirita na ATO ena (+61 2 6216 1111) loma ni 8:00 na mataka kei na 5:00 na yakavi ena Australian Eastern Standard Time, Moniti ina Vakaraubuka kevaka o sa biubiu oti mai Ositerelia
 - Kevaka o vinakata mo veivosaki ena dua tale vosa, o rawa ni qirita na veivuke ni vakadewa vosa na Translating and Interpreting service (TIS National,) ena (+61 3 9268 8332) qai kerea mo sema ina ATO ena vosa o vinakata

• imeli (DASPMail@ato.gov.au) - kerei mo nanuma tiko ni qo e sega ni gaunisala tudei qai rawa ni taura e rauta ni 28 na siga me qai dua e vaeitaratara tale yani. Ena gadrevi mo vakarautaka na itukutuku qo ke o via imeli ina ATO:

- yacamu tauoko
 - tikinisiga ni nomu sucu
 - matanitu ni nomu pasipote
 - naba ni pasipote
 - imeli kei na naba ni talevoni
 - iotioti vanua ni vakaitikotiko e Ositerelia
 - yaca ni super fund (ke o kilo)
- rai ena tabana ena initaneti ni ATO mo kila na itukutuku ena ivakarau ni nomu vakalewena nomu DASP ena initaneti (<https://www.ato.gov.au/Individuals/Super/Temporary-residents-and-super/>)
 - gole ena nomu ilavo - e levu na ilavo ni super era vakarautaka na itukutuku ena initaneti me baleta na DASP, se o rawa ni qiriti ratou sara ga
 - mo veivosaki kei na itaukei ni nomu cakacaka ni rawa ni vuakei iko.

