

Andastanim superannuation blong iu

Gaed fo Pasifik en Timor-Leste waka man en mere

Wat nao superannuation?

Superannuation, o 'super', hem Australia's retirement savings sistem. Hem olsem nao Nasinol Provident Funds wea opereit lo Pasifik aelan kaontris.

Taem iu waka lo Australia, waka ples blong iu peim super lo 10.5% blo salari blong iu ontop nomol pei blong iu (stat lo 1 July 2022). Super blong iu hem pei go insaet nominated super fund, wea hem bae stap antil iu klaimim afta iu go bak lo hom.

Befo iu submitim super klaim, chek wetem waka ples blong iu dat olketa peim evri entaetolments lo nominated fund blong iu. Waka ples blong iu hemmas peim super quatali (samfala laek fo pei super staka taem).

NB. Disfala 10.5% Super Guarantee hem bae incris lo 0.5% increments lo evri ia lo 1 July antil hem kasem 12%.

Wat taem nao fo klaim super blong mi?

Iu save mekm superannuation pei go lo iu sapos iu:

- go finis from Australia
- Iu no Australian o New Zealand sitizen, o pemanent resident blo Australia
- no holem Australian visa, diswan hem includim eni visa (includim tourist visas).

Super = savings fo fiucha

Hao nao fo klaim super blong mi?

Iu save klaim super blong iu taem iu submitim na Departing Australia Superannuation Payment (DASP) klaim, meksua iu mitim nao 4 eligibility requirements. Fo samfala moa infomason go lo:

www.bit.ly/EligibilityforDASP

Onlaen lo Australian Taxation Ofis

Depen lo hao long afta last kontribuson blong iu, super blong iu bae super fund holem o Australian Taxation Ofis (ATO).

Isi wei fo mekm klaim fo DASP nao fo aplae go lo ATO's fri DASP onlaen aplikason sistem.

Plis lukim: <https://bit.ly/DASP-online-application>

ATO websaet garem samfala moa infomason. Plis lukim: www.bit.ly/Temporaryresidentsandsuper

Sapos iu no save mekm klaim onlaen

Sapos iu no save mekm klaim lo ATO onlaen, iu save aplae fo DASP blong tru submitim pepa fom, bat iu nid fo iusim raet fom depen lo wea super selen blong iu hem stap. Fo samfala moa infomason go lo:

www.bit.ly/Howtoclaimsuper

Sapos super benefit blong iu hem staka winim \$5000 iu bae nid fo aplae tu fo Certification of Immigration Status (fom 1194) lo Depatmen blong Home Affairs. Kost blong diswan lo distaem hem \$55. Fo samfala moa infomason go lo: <https://immi.homeaffairs.gov.au/form-listing/forms/1194.pdf>

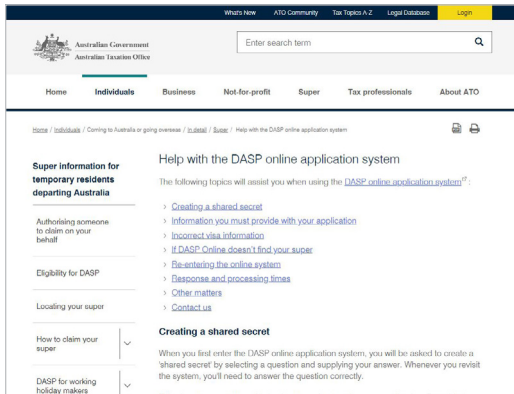
◀ Aplae go lo ATO websaet lo:

www.bit.ly/DASP-online-application

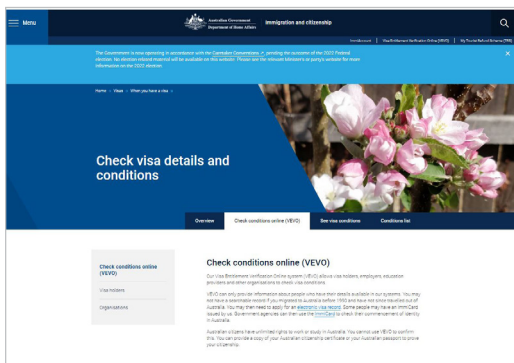
ATO websaet hem garem tu video wea bae hem som iu hao fo klaim DASP. Go lo:

www.bit.ly/Tempory-residents-super

DASP = Departing Australia Superannuation Payment



Saenap lo [DASP Online](#) taem iu stil stap yet lo Australia en statim klaim blong iu.



Chekem nao visa expae deit lo [Home Affairs website](#).

Hao nao disfala DASP Online waka?

Iu save setemap DASP account blong iu bifo iu livim Australia. Statim DASP klaim blong iu taem iu stil stap insaet lo Australia taem iu go lo DASP Online en wakem wanfala 'shared secret'. Shared secret blong iu bae alaom iu fo kam bak lo DASP Online fo komplitim klaim blong iu taem iu go bak lo hom, en taem visa blong iu hem expae o kansel finis.

Fo save moa abaotem shared secret blong iu go lo: www.bit.ly/Creating-shared-secret

Iu bae nid fo garem akses lo komputa en intanet lo hom fo sabmitim DASP klaim blong iu onlaen. DASP blong iu bae save peim stret lo Australian bank account blong iu.

Hao na mi bae save sapos visa blong mi hem expae?

Bifo iu livim Australia, chekem visa expae deit. Waka ples blong iu save givim iu diswan. O iu save go in lo Visa Entitlement Verification Online (VEVO) system fo checkem nao aboutem visa blong iu.

Iu save faendem samfala moa infomason lo: <https://immi.homeaffairs.gov.au/visas/already-have-a-visa/check-visa-details-and-conditions/check-conditions-online>

Note: iu save onli super blong iu afta iu livim Australia en visa blong iu hem expae o kansel finis. Iu no save kanselem visa wea garem less den 6 manis lo validity.

Wat sapos mi lo multi-year visa?

Sapos iu wanfala seasonal waka man en mere lo multi-year visa iu bae no save klaimim super antil iu go bak lo hom fo last taem en visa blong iu hem expae. NO kanselem multi-year visa antil iu finisim evri waka lo Australia. Sapos iu duim olsem, iu bae peim niu visa fo kam bak, en bae olketa no save givim iu.

Hao nao fo peim DASP?

DASP hem Olowe save pei insaet 28 deis from taem wea sabmitim nao kompliti aplikason. Aplikason fo peiment wea hem no kompliti o samfala sapot document lus bae hem delei. Mek sua aplikason blong iu hem kompliti.

Super blong iu olketa save peim go insaet lo **Australian bank account**, , bae postim lo iu lo **Australian dollar cheque**, o peim lo international money transfer (fo fund aplikasons onli). Staka ovasis banks no save akseptim Australian cheques en no evri funds provaedem evri 3 peiment opsons. Checkem super fund blong iu abaotem gudfala peiment wei en

sapos eni fee en charges bae aplae. Sapos iu chus fo super pei go insaet Australian bank account blong iu, Iu **MUST** livim Australian bank account blong iu open. Sapos iu no mekem DASP klaim blong iu insaet 6 manis lo visa expae deit, super blong iu bae save transfarem go lo ATO wea olketa bae holem antil iu klaimim. Super wea ATO holem hem onli pei go insaet lo Australian bank account.

Hao nao DASP taxed?

DASP blong iu bae olketa taxim bifo iu tekem, olowe tax reit hem 35 %-45%. Bae olketa givim iu peiment summary wea talem amaont blo DASP tax olketa holem en faenol amaont wea paim go lo iu.

Wat infomason nao mi nidim fo klaimim DASP?

Pesonol details blong iu

- Australian Tax File Namba (TFN)
- nem
- dei iu bon
- address taem iu go bak lo hom
- fon namba taem iu go bak lo hom
- email address
- last address lo Australia.

Superannuation fund details

- nem blo fund blong iu
- fund's Australian Business Number (ABN)
- super account namba blong iu

Waka ples details blong iu

- Waka ples Australian Business Number (ABN)
- business nem
- business address
- deit blong taem iu waka.

Sapot Pepas

- certified kopis blong identity documents sapos totol value lo super blong iu hem ovam \$5000
- wanfala kopi blo Australian bank statement blong iu fo account wea benefit blong iu bae paid go insaet.

Certified kopis blo pruf lo identity documents

Sapos value blo super blong iu hem \$5,000 o moa, super fund blong iu bae likem certified kopis long identity documents blong iu. Diswan hem save passport blong iu distaem wea garem picasa blong iu, passport namba, passport kaontri, en passport expae deit. O, save tu driver's licens blong iu distaem, o nasinol identity cad.

Garem spesifik rul abaotem hu nao save certify documents. Hem isi fo certify documents taem iu lo Australia. Kontaktim super fund blong iu befo iu livim Australia fo stretem documents iu nidim. Iu save check tu wetem waka ples blong iu abaotem hao fo certify documents.

Iu save also certify identity documents taem iu kam bak lo hom. Olketa pipol ea nao garem atoriti fo certify olketa identity documents aotsaed lo Australia:

- notary publics
- staff lo kolsap Australian
 - embassy
 - high commision
 - consulate – olsem consulates wea luk afta bae Austrade honorary consuls.

Disfala certifier taem lo presens blong iu sud certify dat evri kopi hem true n korekt copi blo original document.

Nidim moa help?

Sapos iu nidim help fo komplitim onlaen DASP aplikason o tekem bak shared secret blong iu, plis:

- kolem nao ATO lo (13 10 20) bitwin 8:00 am en 6:00 pm, Mande kasem Fraede sapos iu lo Australia o
- kolem nao ATO lo (+61 2 6216 1111) bitwin 8:00 am en 5:00 pm Australian Eastern Standard Taem, Mande kasem Fraede sapos iu olredi livim Australia
 - Sapos iu laekem tok tok lo nara langus en no English, iu save kolem nao Translating en Interpreting service (TIS National) lo (+61 3 9268 8332) en ask fo olketa konektim iu go lo ATO lo langus iu laekem

- email (DASPMail@ato.gov.au) - plis teknot diswan hem ansekua channel en save tekem apt u 28 deis fo tok kam bak.
 - full nem
 - deit iu bon
 - passport kaontri
 - passport namba
 - email address en telefon namba
 - last Australian address
 - super fund nem (sapos save)
- visitim nao ATO web paj wetem infomason abaotem DASP onlaen aplikason system (<https://www.ato.gov.au/Individuals/Super/Temporary-residents-and-super/>)
- kontaktim fund blong iu - staka super funds garem onlaen infomason abaotem DASP, o iu save kolem olketa stret.
- tok wetem waka ples hu save helpem tu fo helpem iu.

