

Long save long superannuation bilong yu

Toksava pepa long ol Pasifik na Timor-Leste wokmanmeri

Superannuation em wanem?

Superannuation, o super, em i retirement savings system bilong Australia. Em olsem ol Nasenel Provident Fund i save stap long planti kantri long Pasifik.

Sapos yu save wok long Australia, kampani yu wok long en bai i baim super bilong yu long 10.5% long pe bilong yu (long 1 July 2022). Super bilong yu ol bai i salim i go insait long wanem super fund yu makim, we bai i stap inap yu kisim taim yu go bek long ples bilong yu.

Pastaim long yu salim super claim, sekim kampani bilong yu olsem ol i baim pinis olgeta moni bilong yu i go long fund yu yet laikim. Kampani mas baim super bilong yu olgeta wanwan 3-mun [tasol sampela bai inap baim dispela moa klostu klostu].

Toksava: *Dispela 10.5% Super Guarantee bai go antap 0.5% wanwan yia long de 1 Julai inap i kamap long 12%.*

Wanem taim tru bai mi inap kisim super bilong mi?

Bai yu inap kisim super ol i baim yu sapos:

- yu lusim pinis Australia
- yu no wanpela citizen long Australia o New Zealand, o yu no residen long Australia.
- yu no holim yet wanpela visa bilong Australia, wantaim olgeta kain visa [wantaim tourist visa].

Super = moni long bihaintaim

Olsem wanem bai mi inap kisim bek super bilong mi?

Bai yu inap kisim super bilong yu sapos yu putim wanpela Departing Australia Superannuation Payment (DASP) pepa, sapos yu kamap ananit long 4pela lo bilong kisim dispela. Long painim moa toksava long dispela lukim long:

www.bit.ly/EligibilityforDASP

Long internet long Australian Taxation Office

Sapos ol sekim haumas taim bihain long yu putim pinis moni bilong yu long super, nogut ol moni bilong yu i stap yet long super fund bilong yu o long Australian Taxation Office (ATO).

Wanpela isi we long yu long askim long DASP em long yu bai yusim free DASP askim pepa long ATO long internet. Painim dispela long:

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

Painim moa toksava long dispela long internet. Lukim long:

www.bit.ly/Temporaryresidentsandsuper

Sapos yu no inap long wokim dispela

Sapos yu no inap tru long wokim dispela askim long ATO long internet, bai yu inap askim DASP long raitim long pepa, tasol yu mas kisim dispela pepa we i stret long super moni bilong yu i stap we. Long painim moa toksava long dispela go long: www.bit.ly/Howtoclaimsuper

Sapos super bilong yu i antap moa long \$5000 bai yu mas kisim Certification of Immigration Status (form 1194) long Department of Home Affairs. Baim bilong dispela nau em \$55. Long save moa long dispela go long: <https://immi.homeaffairs.gov.au/form-listing/forms/1194.pdf>

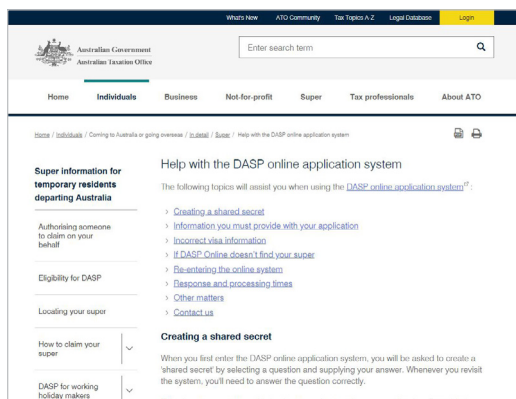
◀ Askim long ATO website long:

www.bit.ly/DASP-online-application

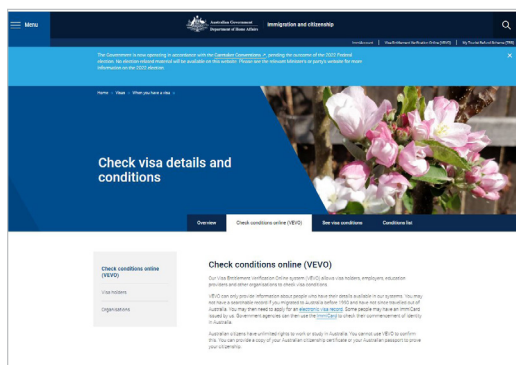
Long ATO website em i gat wanpela video bai inap soim yu long mekim pepa bilong yu long kisim ASP. Painim long:

www.bit.ly/Tempory-residents-super

DASP = Departing Australia Superannuation Payment



Lukim dispela [DASP Online](#) taim yu stap yet long Australia na statim claim bilong yu.



Sekim wanem taim tru bai visa bilong yu bai pinis long [Home Affairs website](#).

DASP Online i save wok olsem wanem?

Bai yu inap statim DASP akaun bilong yu pastaim long yu lusim Australia.

Statim DASP claim taim yu stap yet long Australia long DASP Online na wokim wanpela 'shared secret' bilong yu yet. Dispela bai mekim yu bai inap go insait long DASP Online long pinisim claim bilong yu taim yu go pinis long ples bilong yu, na visa bilong yu i pinis o ol i cancelim.

Long painim moa save long dispela shared secret go long:

www.bit.ly/Creating-shared-secret

Bai yu nidim long yusim computa long internet long ples bilong yu long salim DASP claim bilong yu long ol. Dispela DASP bilong yu inap ol putim stret long akaun bilong yu long Australia.

Bai mi save sapos visa bilong mi em taim bilong em pinis?

Pastaim yu bai lusim Australia, sekim pinis taim bilong visa bilong yu. Kampani yu wok long en bai inap soim yu long dispela. Sapos nogat yu yet go long Visa Entitlement Verification Online (VEVO) long internet long sekim dispela visa bilong yu.

Painim moa toksave long dispela long: <https://immi.homeaffairs.gov.au/visas/already-have-a-visa/check-visa-details-and-conditions/check-conditions-online>

Tingim: bai yu inap kisim super bilong yu bihain long taim yu lusim pinis long Australia na visa bilong yu i pinis taim. Yu bai no inap pinisim visa sapos i ananit long 6-pela mun stap yet long taim bilong en.

Na sapos mi gat visa bilong sampela yia?

Sapos yu stap long visa bilong sampela yia bai yu no inap kisim super bilong yu inap yu go pinis long ples bilong yu na ol i pinisim visa bilong yu. NO KEN pinisim visa bilong sampela yia inap yu pinisim tru wok bilong yu long Australia. Sapos yu mekim dispela, bai yu mas baim nupela visa gen long kam bek long Australia, na nogut ol bai no inap oraitim na givim yu.

Bai baim DASP olsem wanem?

DASP ol i save baim yu insait long 28 de long bihain long taim yu putim askim pepa. Sapos pepa bilong yu em i no stret tru olsem yu no raitim gut o sampela pepa wantaim long soim i stap nogut bai surikim taim. Yu mas sekim bai pepa bilong yu i stret tru.

Supa bilong yu bai ol inap putim insait long wanpela **Bank Akaun long Australia**, o salim long kam long yu long wanpela **Australian dollar cheque**, o salim wanpela international moni transfer long yu [long fund application tasol]. Planti bank long narapela kantri i no save kisim Australian cheque na planti ol fund i no inap larim yu yusim 3-pela we bilong ol baim yu. Sekim gut dispela super fund bilong yu olsem wanem gutpela we long ol bai i baim yu na bai yu baim haumas long dispela. Sapos

yu tokim ol long baim long bank akaun bilong yu long Australia, bai yu mas kipim dispela akaun long Australia i stap op tasol.

Sapos yu no askim long kisim DASP bilong yu insait long 6-pela mun bihain long visa bilong yu i pinis, orait nogut super bilong yu bai ol i salim i go long hand bilong ATO na ol bai holim i stap inap yu askim ol. Super moni we ATO i holim pas bai ol inap salim i go long wanpela bank akaun long Australia tasol.

Bai ol rausim takis long ASP olsem wanem?

- DASP bilong yu em bai ol i rausim takis long en pastaim long yu kisim, olsem rausim 35% inap long 45% long en. Bai ol i givim yu wanpela pepa long soim haumas tru DASP i rausim na haumas tru bai ol i salim long yu.

Wanem samting bai mi mas toksave long ol long kisim DASP?

Ol nem na namba bilong yu stret olsem:

- Australian Tax File Number (TFN)
- nem bilong yu
- de/mun/yia Mama i karim yu
- adres bilong yu taim yu go long ples
- fone namba bilong yu long ples
- email adres bilong yu
- adres yu stap long en bipo yu lusim Australia.

Supa fund bilong yu

- nem bilong supa fund
- Australian Business Number (ABN) bilong fund yu stap long en
- akaun namba bilong super fund bilong yu

Nem bilong kampani yu wok long en

- Employer Australian Business Number (ABN)
- bisnis nem bilong kampani
- adres bilong dispela kampani
- ol date yu bin wok wantaim ol

Ol pepa bilong soim ol dispela

- ol tru copy long ol pepa long soim yu husat tru sapos super moni bilong yu i antap moa long \$5000
- bank statement long wanem bank akaun tru bai ol moni bilong yu ol bai putim insait long en

Ol pepa tru long soim yu husat

Sapos super moni bilong yu i antap moa long \$5000 bai nogut ol bai i askim yu long soim tru copy long ol ID pepa bilong yu. Dispela em olsem passport bilong yu we i gat foto, passport namba, kantri bilong yu, na pinis de long passport bilong yu. Na, nogut ol i askim long laisens bilong draivim car bilong yu o ID pepa long kantri bilong yu stret.

I gat strongpela lo long husat tru inap tokim ol pepa bilong yu em tru. Em i isi long wokim dispela taim yu stap yet long Australia. Toktok wantaim ol super lain bilong yu pastaim long yu lusim Australia long ol inap tok klia long wanem ol pepa ol i laikim. Tu yu inap askim kampani bilong yu long halpim yu long stretim ol dispela pepa.

Yu tu bai inap stretim ol dispela pepa sapos yu go long kantri bilong yu. Ausait long Australia ol dispela lain daunbilo hia em inap stretim pepa bilong yu:

- ol JP
- ol wokmanmeri long gavman embassy opis bilong Australia klostu long ples bilong yu
 - gavman embassy ofis
 - high commission
 - consulate – wantaim consulate we Austrade honorary ol consul ofisa i go pas long en.

Husat bai raitim nem long ol dispela pepa bilong yu taim yu yet stap wantaim ol mas tok olsem ol pepa em tru kopi long ol tru pepa hia.

Yu laikim moa halpim?

Sapos yu nidim halpim long wokim dispela DASP online pepa o sekim tru shared secret toktok, plis:

- ringim ATO long namba (13 10 20) namel long 8:00 am inap long 6:00 pm, Monday inap Friday sapos yu stap long Australia o
- ringim ATO long namba (+61 2 6216 1111) namel long 8:00 am na 5:00 pm Australian Eastern Standard Time, Monday inap Friday sapos yu lusim pinis Australia
 - Sapos yu laik toktok long narapela tokples ino English, bai yu inap ringim Translating na Interpreting service (TIS National) long namba (+61 3 9268 8332) na askim ol long toktok wantaim ol lain long ATO long tokples yu save long en

- salim email long (DASPMail@ato.gov.au) - plis tingim em hia em i no sekuriti namba na nogut bai inap 28 de bipo ol tok bek long yu. Sapos yu salim email long ATO orait yu mas tokim ol long:
 - trutru nem bilong yu
 - de/mun/yia Mama i karim yu
 - kantri yu gat passport long en
 - namba bilong passport bilong yu
 - Email adres na fone namba bilong yu
 - Wanem las adres yu gat long Australia
 - nem bilong super fund [sapos yu save]
- go long ATO web page we i gat stori bilong DASP online apply system long (<https://www.ato.gov.au/Individuals/Super/Temporary-residents-and-super/>)
- askim long fund bilong yu – planti ol super fund i gat online toksave bilong DASP, o yu yet ringim stret long ol
- toktok wantaim kampani yu wok long en bai ol inap halpim yu.

