

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 11% 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 11% Super Guarantee increases in 0.5% increments each year from 1 July 2023 until it reaches 12%. The 11% figure will only be correct until 1 July 2024.*

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).

Australian Government
Treasury Services Office **DASP - Online applications**

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 this 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 email address
- Your current country
- Your passport number
- Your Australian Tax File Number (optional)
- Your superannuation account details - including your super funds 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 eligibility

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 or not you are eligible for a DASP and whether you have held a working holiday maker (WHM) visa. Confirmation of your eligibility may take a few seconds. If you are eligible you can 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 will allow you to stay in Australia, you may not be able to submit your application.

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 or update your application or enter 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 fund(s) where your superannuation benefits may be held. If your superannuation account details may have transferred money to the ATO as unclaimed superannuation money, it may be transferred to you if you are able to see your ATO record 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 use the following if you ever held a working holiday maker visa:

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

Add your superannuation details

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. Please visit this ATO web page for more information: <https://www.ato.gov.au/individuals-and-families/super-for-individuals-and-families/super/temporary-residents-and-superannuation/departing-australia-superannuation-payment-dasp>.

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 online application system. The [ATO website](#) has more information and a video guide.

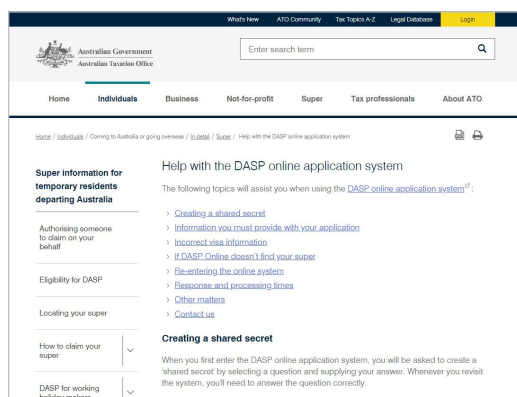
If you are unable to make your claim online

If you cannot 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 visit the [ATO website](#).

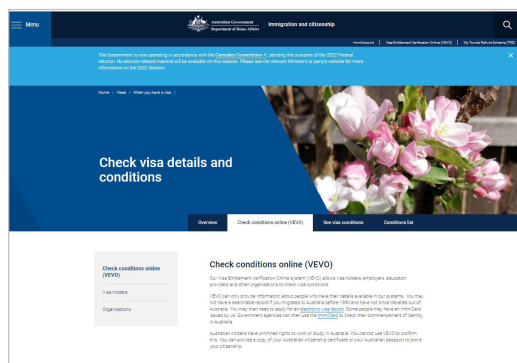
If your super benefit is more than \$5000 you will also need to apply for Certification of Immigration Status (form 1194) through the Department of Home Affairs. The cost of this is currently \$55. For more information go to: <https://immi.homeaffairs.gov.au/form-listing/forms/1194.pdf>.

- Apply through [the ATO website](#). The site has a video that will show you how to claim your DASP payment.

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 by going to DASP Online and creating a 'shared secret'. Your shared secret will allow you to complete your claim when you return home, and once your visa has expired or been cancelled. Learn more about your shared secret: <https://www.ato.gov.au/individuals-and-families/super-for-individuals-and-families/super/temporary-residents-and-superannuation/departing-australia-superannuation-payment-dasp/help-with-the-dasp-online-application-system#ato-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 short-term 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 8:00am and 6:00 pm AEST, 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 AEST 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) - 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 and date of birth
 - passport country and 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-and-families/super-for-individuals-and-families/super/temporary-residents-and-superannuation/departing-australia-superannuation-payment-dasp/help-with-the-dasp-online-application-system>
- contact your fund - most super funds have online information about DASP, or you can call them directly
- ask your employer for assistance.

