



SUPERANNUATION INFORMATION FOR BACKPACKERS

What is superannuation?

Superannuation (or super) is a form of savings for retirement. It is paid to a super fund on your behalf by your employer. It is similar to the pension or retirement savings which may exist in your home country.

It is NOT deducted from your salary or wages – it is an extra payment made by your employer into a super fund in addition to your salary or wages. The amount paid equals 9% of your salary or wages.

Why do we need superannuation?

Superannuation has been implemented by the Australian Government to ensure that Australians have an income when they retire from the workforce.

In Australia, it is law that your employer pays 9% superannuation if you earn more than \$450 in a month (before tax).

Where is my superannuation?

Your superannuation is invested in a superannuation fund. If you did not choose a fund yourself when you started working with your employer, they will have paid your superannuation into their chosen fund. You should receive a membership card from your super fund which will have all their contact details.

If you don't receive a membership card you can find out where your superannuation is by asking your employer. If you have worked for more than one employer, you will need to ask previous employers.

Am I eligible to claim my superannuation?

If you are working in Australia as a temporary resident you may be eligible to claim your superannuation money if:

- a) you visited on a temporary visa; and**
- b) your temporary visa has expired or been cancelled; and**
- c) you have permanently departed Australia***

This payment is called the Departing Australia Superannuation Payment. It is commonly referred to as DASP.

This payment is not available for permanent Australian or New Zealand citizens because they have the option of retiring in Australia.

* You may still be able to return to Australia on another temporary visa even if you claim and receive your superannuation money.

Can I claim all of my superannuation or just part of it?

You are entitled to claim all of your superannuation if you meet the above criteria. However, if you are claiming less than \$5,000 you need to include a certified (refer to the end of the document) copy of:

- a) your visa, or evidence that you were a holder of a temporary visa that has expired or been cancelled;**
- b) your passport showing your photograph and identification pages, together with the page showing your departure stamp from Australia; and**

- c) if you have changed your name since leaving you must include certified supporting documentation for verification (for example your marriage certificate).**

If you are claiming over \$5,000 you are required to complete additional forms through the Australian Department of Immigration and Citizenship. To obtain the forms, contact the Superannuation Officer via e-Mail on super.hobart@immi.gov.au.

How do I claim my superannuation?

You can apply for payment:

- a) online by using the online payment system, which you can access via the Australian Taxation Office (ATO) website at www.ato.gov.au; or**
- b) by completing a 'Request for Departing Australia Superannuation Payment (DASP) temporary resident form' (form number: NAT 7204) from the ATO website; or**
- c) by phoning 13 10 20 to order the form and to apply in writing.**
- d) follow the instructions on the ATO form**

Remember when applying you will need to advise:

- a) personal details - your name and date of birth;**
- b) passport number;**
- c) superannuation fund and membership number; and**
- d) Australian Tax File Number (TFN)**

If you have departed Australia and your temporary visa is expired but you have not claimed your superannuation within 6 months of your departure, AustSafe Super may be requested by the Australian Taxation Office to transfer your super. If your super does not meet the Australian Taxation Office criteria for unclaimed monies it will remain in AustSafe Super. You can claim your super at any time from the Australian Taxation office.

How long does it take to claim my superannuation?

You can only submit your application after you have left Australia and your temporary visa has expired or been cancelled.

Once AustSafe Super has received your completed DASP application from the Australian Taxation Office we are required to make a payment within 28 days. However, delays may occur if:

- a) we require additional information; or**
- b) we require additional forms to be completed.**

Once your application has been processed you will receive:

- a) *a cheque for the amount of your superannuation payment less tax* and*
- b) *a departing Australia superannuation payment summary. It also provides you with AustSafe Super contact details for future reference.*

* The taxable component of your payment will be taxed at 30% (taxed element) or 40% (untaxed element). From 1 April 2009, the taxable component of your payment will be taxed at 35% (Taxed element) or 45% (untaxed element).

Can I return to Australia even if my visa is cancelled and I have claimed my super?

You may still be able to return to Australia on another temporary visa even if you have claimed and received your superannuation money. You will need to contact the Australian Department of Immigration and Citizenship for more information.

How do I certify my personal documents?

You must have all copies of your original documents certified by an authorised person. To do this, you must provide the authorised person with the original documents and the copies so they can make sure they are identical.

The authorised person must certify that each page is a true copy by:

- a) *writing or stamping 'certified true copy' on each page*
- b) *signing each page*
- c) *dating each page, and*
- d) *printing their name and qualification on each page (for example, Tony Smith, Justice of the Peace).*

Resident of Australia

If you have not yet left Australia, you can have copies of your documents certified before you leave by a:

- a) *barrister*
- b) *doctor*
- c) *judge*

d) *Justice of the Peace*

e) *minister of religion (who is authorised to celebrate marriages)*

f) *police officer (rank of sergeant or above, or highest ranking officer in the station)*

g) *bank, building society or credit union officer of at least 5 years service*

h) *sheriff's officer, or*

i) *solicitor.*

Non-resident of Australia

If you have left Australia, you can take your original documents to the Australian Embassy, High Commission or Consulate to be copied and certified by the consular staff.

Checklist

- Have you checked to see which fund your super is with?
- Have you been travelling on a temporary visa?
- Has your temporary visa expired or been cancelled?
- Are you eligible to claim your superannuation?
- Have you finished employment?
- Have you completed a TFN Declaration Form?
- Have you included certified proof that your temporary visa has expired?
- Have you included a certified copy of your passport, showing the identification and photograph page and the page with your departure stamp from Australia?
- If you have changed your name since leaving, have you included certified proof (marriage certificate)?

Contact us

If you have any questions about claiming your superannuation give us a call on 1300 131 293.



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