

Andastanem superannuation blong yu

Wan gaed blong ol woka blong Pasifik mo Timor-Leste

Wanem ia superannuation?

Superannuation, o 'super', hemi wan sistem blong savings blong ritaemen long Ostrelia. Hemi olsem ol Nasonal Providen Fand we oli operet long fulap Pasifik Aelan kantri.

Taem yu kasem wok long Ostrelia, emploia blong yu i pem super long reit blong 11% long salari blong yu i ademap antap long nomol pei blong yu. Oli pem super blong yu i go long wan super fand we yu jusum mo bae i stap kasem taem yu klemem afta yu gobak long hom blong yu.

Truaot long emploimen blong yu i gud blong jekem se emploia i stap pem yu super we yu mas kasem i go long super fand we yu bin jusum long stret amaon blong hem. Emploia blong yu i mas pem super blong yu evri kwota (be sam emploia bae oli jus blong pem super moa eli).

Notem se 11% Super Garanti hemi stap inkris long 0.5% evri yia long namba 1 Julae kasem taem i go long 12%. 11% ia bae hem i stap kasem en blong 30 Juin 2024.

Weanao mi save klemem super blong mi?

Yu save aplae blong oli pem superannuation long yu sipos:

- yu aot long Ostrelia finis mo visa blong yu i ekspaea o oli kanselem
- yu nomo gat wan visa blong Ostrelia, we hemi inkludum eni kaen visa (inkludum turis visa) mo
- yu no wan sitisen blong Ostrelia o Niusilan, mo yu no wan pemanen residen blong Ostrelia.

Nomata yu no save submitim wan klem blong karem super taem yu stap long Ostrelia yet, mifala i **rikomendem strong** se yu kasem ol infomesen we yu nidim blong statem aplikesen blong yu bifo yu aot. Oli provaedem moa diteil long hemia anda long seksen daon ia 'Wanem infomesen nao mi nid blong givim blong klemem DASP?'. Maet hem i moa had blong statem proses ia afta long taem yu lego Ostrelia.

Super = savings blong fuja

Haonao mi save klemem super blong mi? Onlaen tru long tax ofis blong Ostrelia

Bes wei blong klemem super blong yu hem i tru long fri onlaen aplikesen sistem blong ATO we oli kolek Departing Australia Superannuation Payment (DASP).

DASP sistem ia bae i provaedem ol infomesen abaot super blong yu inkludum ples we oli holem. Dipen long wataem yu bin lego Ostrelia mo wataem visa hem i ekspaea maet super blong yu i stap insaed long super fand yet o maet olgeta long Australia Taxation Office (ATO) oli holem.

[ATO websaet](#) i gat moa infomesen.

Sipos yu no save mekem klem onlaen

Sipos yu no save mekem klem tru long DASP onlaen, yu save aplae long DASP tru long wan pepa fom be yu nid blong yusum stret fom we hemi dipen long ples we super mane blong yu i stap long hem.

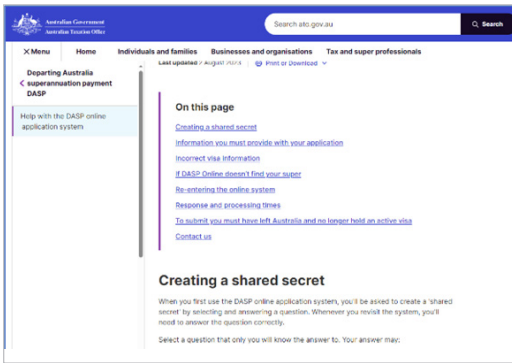
◀ Sipos mane blong super blong yu we oli holem (super balens blong yu) i bitim \$5000 bae yu nid blong aplae from Certification of Immigration Status (fom namba 1194) tru long Dipatmen blong Hom Afea. Kost blong hemia hemi \$55 naoia. Blong kasem moa infomesen, go long:

<https://immi.homeaffairs.gov.au/entering-andleaving-australia/leaving-australia>.

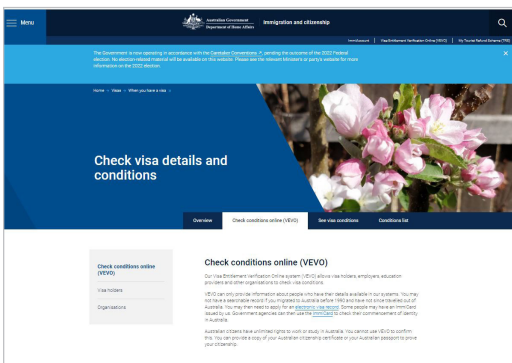
◀ Visitim websaet blong ATO blong kasem moa infomesen inkludum ol pepa fom mo instraksen blong folem sipos yu no save mekem klem blong yu onlaen. I gat wan video tu we i eksplenem DASP. Go long:

<https://www.ato.gov.au/individuals-andfamilies/super-for-individuals-andfamilies/super/temporary-residents-andsuperannuation/departing-australiasuperannuation-payment-dasp>.

DASP = Departing Australia Superannuation Payment (Peimen blong super taem yu aot long Ostrelia)



Saenap long DASP Online taem yu stap yet long Ostrelia mo yu save statem klem blong yu.



Jekem ekspaea deit blong visa blong yu long websaet blong Hom Afea.

Haonao DASP Online hemi wok?

Yu save setemap wan DASP Online akaon blong yu bifo yu aot long Ostrelia. Statem DASP klem blong yu tru long DASP Online mo krietem wan 'shared secret' (sikret we oli serem). Sikret ia bae hemi alawem yu blong komplitim klem blong yu taem yu kasem hom ples, mo taem visa hemi ekspaea o oli kanselem. Blong lanem moa long saed blong shared secret, go long: <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>.

Taem yu kasem hom bae yu nidim akses long wan komputa mo intanet blong submitim DASP klem blong yu onlaen. Sipos yu bin kipim bank akaon blong yu long Ostrelia i open i stap, bae oli save pem DASP i go stret long akaon ia.

Haonao bae mi save sipos visa blong mi hemi ekspaea?

Bifo yu aot long Ostrelia, jekem ekspaea deit long visa. Emploia blong yu i save provaedem hemia. O yu save login long sistem blong Visa Entitlement Verification Online (VEVO) blong jekem statis blong visa blong yu.

Yu save kasem moa infomesen long: <https://immi.homeaffairs.gov.au/visas/already-have-a-visa/check-visa-details-and-conditions/check-conditions-online>

Notem: yu save klemem super blong yu nomo afta we yu aot long Ostrelia mo visa blong yu i ekspaea o oli kanselem. Yu no save kanselem wan visa sipos hemi gat andanit long 6 manis taem long hem.

Olsem wanem sipos mi stap long multi-yia visa?

Sipos yu wan woka blong sot taem nomo long wan multi-yia visa **yu no save** klemem super blong yu kasem las taem yu gobak long hom ples mo visa hemi ekspaea. NO kanselem wan multi-yia visa kasem taem yu finisim ol wok long Ostrelia. Sipos yu kanselem, bae yu mas pem wan niufala visa blong yu save kambak, mo maet oli no givim long yu.

Haonao bae oli pem DASP?

Nomoli oli stap pem DASP insaed long 28 dei we yu submitim aplikesen blong yu sipos aplikesen hemi komplit. Sipos aplikesen blong askem peimen i no komplit o o i nogat sam long ol sapoting dokumen we oli nidim bae i save dilei. Mekem sua se yu komplitim gud aplikesen.

Maet oli pem super blong yu i go long wan **bank akaon long Ostrelia**, sipos yu bin provaedem ol bank diteil blong yu, o oli postem long yu olsem wan **jek long mane blong Ostrelia**, o oli pem tru long intenasonal mane transfea (blong samfala super fand aplikesen nomo). Plante long ol bank we oli stap ovasis oli no akseptem jek blong Ostrelia mo i no evri super fand we oli provaedem trifala peimen opsen. Bifo yu aot long Ostrelia, jekem wetem super fand blong yu long bes wei blong pem mo sipos i gat eni fi blong hem. Sipos yu jusum blong oli pem super i go long bank akaon blong yu long Ostrelia, yu **MAS** lego bank akaon blong yu long Ostrelia i open.

Sipos yu no klemem DASP bifo long en blong 6 manis afta long ekspaea deit blong visa, maet oli muvum super blong yu i go long ATO mo holemtaet kasem taem yu klemem. Super we ATO i holem bae oli pem i go long wan bank akaon long Ostrelia o bae oli sendem wan jek blong Ostreliaen dola i kam long yu long post **nomo**.

Haonao oli stap karemaot tax long DASP?

Oli stap karemaot tax long DASP bifo oli sendem long yu, nomoli folem wan tax reit blong 35%-45%. Bae oli provaedem wan peimen samari we bae i talem hamas tax oli bin karemaot long DASP mo faenol amaon we oli pem long yu.

Wanem infomesen nao mi nid blong givim blong klemem DASP?

Ol pesenol diteil blong aedentifaem yu

- Tax Fael Namba blong Ostrelia (TFN)
- ful nem blong yu
- deit we yu bon long hem
- adres blong yu long hom ples
- fon namba blong yu taem yu kasem hom ples
- imel adres
- las adres blong yu long Ostrelia.
- infomesen long paspot

Diteil blong superannuation fand

- nem blong fand blong yu
- Ostrelien Bisnis Namba (ABN) blong fand blong yu
- super akaon namba blong yu.

Ol sapoting dokumen

- sipos total blong super blong yu i bitim \$5000 bae yu givim kopi blong aedentiti dokumen we oli setifaem
- kopi blong bank stetmen blong akaon blong yu long Ostrelia we bae oli pem yu long hem.

Kopi blong ol aedentiti dokumen we oli setifaem

Sipos mane long super blong yu i kasem \$5000 o i bitim, maet super fand blong yu i nidim ol kopi blong aedentiti dokumen blong yu we oli setifaem. Hemi save inkludum paspot blong yu we yu yusum naoia we i soem foto blong yu, paspot namba, kantri blong paspot mo ekspaea deit blong paspot. O maet hemi draeva laesens blong yu we yu yusum naoia o nasonal aedentiti kad. Kontaktem super fand blong yu bifo yu aot long Ostrelia blong jekem wanem dokumen oli nidim.

Hemi isi moa blong askem [wan pesen we i gat otoriti blong setifaem](#) ol dokumen taem yu stap long Ostrelia. Yu save jekem wetem emploia blong yu long hao blong oli setifaem ol dokumen.

Yu save setifaem ol aedentiti dokumen taem yu kasem hom ples. Olgeta pipol ia daon oli gat otoriti blong setifaem ol aedentiti dokumen aotsaed long Ostrelia.

- ol notary publics
- staf long wan long ol ples ia we i klosap long yu
 - embasi blong Ostralia
 - hae komisen blong Ostrelia
 - Konsulet – inkludum ol konsulet we olgeta Austrade honorary consuls oli hed blong ol.

Pesen blong setifaem i sud mekem setifikesen long foret blong yu blong talem se evri kopi hemi tru mo korek folem orijinol dokumen.



Yu nidim moa help?

Sipos yu nidim help blong komplitim onlaen DASP aplikesen blong yu o blong faenemaot shared secret, plis:

- Go long websaet blong ATO: [Departing Australia superannuation payment \(DASP\) | Australian Taxation Office \(ato.gov.au\)](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)
- 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>).
- imelem (DASPmail@ato.gov.au) – plis notem se imel ia i nogat gudfala sikiuriti long hem mo i save tekem 28 dei blong oli riplae. Yu sud provaedem ol infomesen ia sipos yu imelem ATO:
 - ful nem blong yu mo deit we yu bon long hem
 - kantri blong paspot mo namba blong paspot
 - imel adres mo fon namba
 - las adres blong yu long Ostrelia
 - nem blong super fand (sipos yu save
- kontaktem fand blong yu – mos long ol super fan oli gat infomesen we i stap long intanet abaot DASP o yu save kolek olgeta
- kolek ATO taem yu stap long Ostrelia long 13 10 20 bitwin long 8:00 am kasem 6:00 pm long Mandei kasem Fraedei.
- Sipos yu no stap long Ostrelia, kolek ATO long +61 2 6216 1111 bitwin 8:00 am kasem 5:00 pm Australian Eastern Standard Time, long Mandei kasem Fraedei.
 - Sipos yu wantem toktok long wan narafala langwis we i no Inglis, yu save kolek Translating and Interpreting service (TIS National) long +61 3 9268 8332 mo askem blong oli konektem yu long ATO long langwis we yu wantem toktok long hem.
- askem emploia blong yu blong helpem yu.

