

Long save long superannuation bilong yu

Toksave 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 ailan kantri long Pasifik.

Sapos yu save wok long Australia, kampani yu wok long en bai i baim super bilong yu long 11% long pe bilong yu. 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.

Long taim yu stap wok, em wanpela gutpela tingting long sekim kampani bilong yu olsem ol i save baim yu long haumas super yu mas kisim i go insait long wanem super fund yu makim na em stret. Kampani yu wok long en em i mas baim super bilong yu olgeta wanwan 3-mun [tasol sampela bai inap baim dispela moa klostu klostu].

Toksave: *Dispela 11% Super Guarantee bai go antap 0.5% wanwan yia stat long de 1 Julai 2023 inap i kamap long 12%. Dispela 11% ol i makim bai stat na go inap long 30 Jun 2024.*

Wanem taim tru bai mi inap kisim super bilong mi?

Bai yu inap askim long kisim super ol i baim yu sapos:

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

Yu bai yu no inap askim long kisim super bilong yu taim yu stap yet long Australia, tasol mipela **tok strong olsem** yu mas kisim olgeta toksave bai yu nidim long statim aplikesen biulong yu pastaim long yu lusim Australia. Moa toksave em i stap ananit long 'what information do I need to claim DASP' hap toktok. Nogut bai i hat long yu long statim dispela claim bihain long yu lusim Australia.

Super = moni long bihaintaim

Olsem wanem bai mi inap kisim bek super bilong mi?

Long internet long Australian Taxation Office

Wanpela isi we long yu long askim long super bilong yu em long yu bai yusim free Departing Australia Superannuation Payment (DASP) askim pepa long ATO long internet.

Dispela DASP system bai toksave long yu long super bilong yu, olsem wanem hap ol i holim pas. Tingim, sapos yu lusim Australia sampela taim pinis na visa bilong yu tu i pinis, super bilong yu nogut bai super fund bilong yu i holim yet o i go oinis long hand bilong Australian Taxation Office (ATO).

Painim moa toksave long dispela long [ATO website](#) we i gat wanpela video guide.

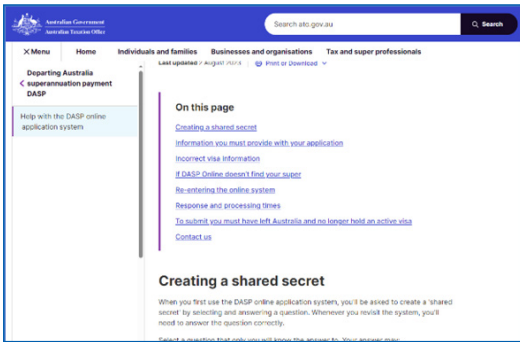
Sapos yu no inap long wokim dispela

Sapos yu no inap tru long wokim dispela long DASP online, 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.

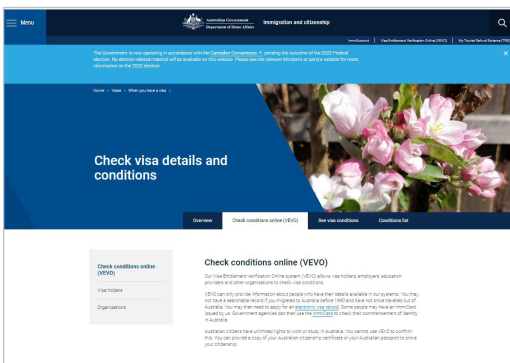
◀ Sapos super ol i holdim bilong yu (super balance bilong yu) i antap moa long \$5000 bai yu mas kisim Certification of Immigration Status (form 1194) long Department of Home Affairs. Baim bilong dispela nau em \$55. Long save moa long dispela go long: <https://immi.homeaffairs.gov.au/entering-and-leaving-australia/leaving-australia>.

◀ Lukim long ATO website long kisim moa toksave, we i gat ol pepa na toksave long bihainim sapos yu no inap mekim claim bilong yu online. Dispela site tu i gat wanpela toksave video long DASP. Lukim long <https://www.ato.gov.au/individuals-and-families/super-for-individuals-and-families/super/temporary-residents-and-superannuation/departing-australia-superannuation-payment-dasp>.

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 em i save wok olsem wanem?

Bai yu inap statim DASP Online akaun bilong yu pastaim long yu lusim Australia. Statim DASP claim long DASP Online na wokim wanpela 'shared secret' bilong yu yet. Dispela bai mekim yu bai inap 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: <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>

Taim go go pinis long ples bilong yu bai yu nidim long yusim computa long internet long salim DASP claim bilong yu long ol. Sapos yu kipim Bank akaun bilong yu long Australia i stap op, DASP bilong yu bai ol inap putim i go stret long dispela akaun.

Olsem wanem bai mi save sapos visa bilong mi em taim bilong em pinis?

Pastaim yu bai lusim Australia, sekim gut wanem taim bilong visa bilong yu bai pinis. 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 sikispela (6) mun i 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 i 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** sapos yu givim ol bank akaun namba na nem bilong en, o salim bai i kam long yu long wanpela **Australian dollar cheque**, o salim wanpela international moni transfer long yu [long sampela fund application tasol]. Planti bank long narapela kantri i no save kisim Australian cheque na planti ol fund i no inap larim yu yusim tripela (3) we bilong ol i baim yu. Pastaim long yu lusim Australia 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 sikispela (6) 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** o bai ol i postim wanpela Australian dollar cheque i kam long yu.

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 i kam long yu.

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

Ol nem na namba bilong yu stret long halpim long luksave long yu.

- Australian Tax File Number (TFN)
- Olgeta nem tru 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.
- Passport nem na namba bilong yu

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

Ol pepa bilong yu long 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. Toktok wantaim ol super lain bilong yu pastaim long yu lusim Australia long save long wanem ol pepa ol bai nidim.

Em i isi moa long certify long ol pepa bilong yu long wanpela [approved certifier](#) taim yu stap yet long Australia. Tu bai yu inap askim kampani yu wok long en long pasin long certifaim ol pepa bilong yu.

Yu 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
 - embassy
 - 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:

- Go long internet long ATO website: [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)
- go long ATO web page we i gat stori bilong DASP online apply system 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>.
- 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 na de/mun/yia yu born long en
 - kantri yu gat passport long en na passport namba
 - email adres na fone namba bilong yu
 - wanem las adres yu gat long Australia
 - nem bilong super fund [sapos yu save]
- askim long fund bilong yu – planti ol super fund i gat online toksave bilong DASP, o yu yet ringim stret long ol
- ringim ATO long Australia long namba (13 10 20) namel long 8:00 am inap long 6:00 pm, Monday inap Friday
- Sapos yu no stap long Australia 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 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
- askim kampani yu wok long en bai ol inap halpim yu.

