

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.

Throughout your employment, it's a good idea to check your employer is paying you the super you are entitled to into your nominated super fund and that it's the correct amount. 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 apply up to and including 30 June 2024.

When can I claim my super?

You can apply to have your superannuation paid to you if you:

- have departed Australia and your visa has expired or been cancelled
- no longer hold an Australian visa, this includes any visa (including tourist visas), and
- are not an Australian or New Zealand citizen, or permanent resident of Australia.

While you cannot submit a claim for your super while you are still in Australia, we **strongly recommend** you get all the information you need and start your application before you leave. More detail is included under the 'what information do I need to claim DASP' heading. It may be difficult for you to start the process once you have left.

Super = savings for the future

How do I claim my super?

Online through the Australian Taxation Office

The easiest way to claim your super is by applying through the ATO's Departing Australia Superannuation Payment (DASP) free online application system.

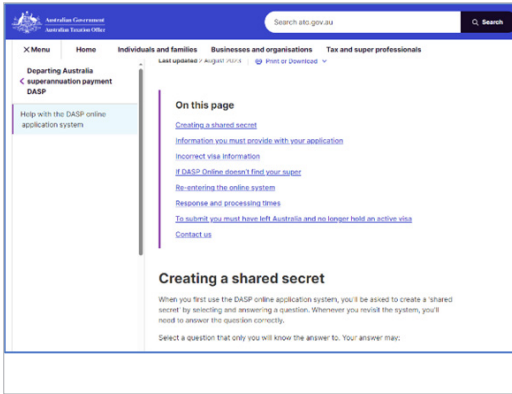
The DASP system will provide information about your super, including where it is being held. Depending on how long it has been since you left the country and your visa expired, your super may still be held by your super fund or now held by the Australian Taxation Office (ATO).

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

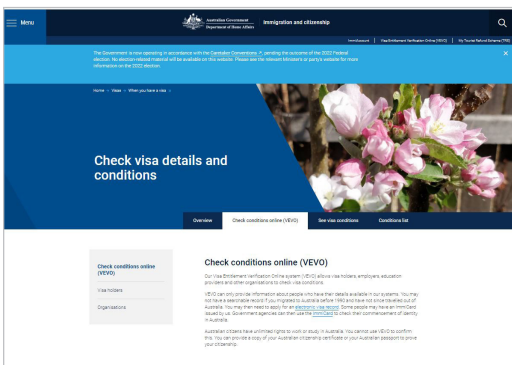
If you are unable to make your claim online

If you are unable to make your claim through DASP 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.

- ◀ If the amount of super being held for you (your super balance) 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/entering-and-leaving-australia/leaving-australia>.
- ◀ Visit the ATO website for more information, including paper forms and instructions to follow if you cannot make your claim online. The site also has an informational video that about DASP. Go to: <https://www.ato.gov.au/individuals-and-families/super-for-individuals-and-families/super/temporary-residents-and-superannuation/departing-australia-superannuation-payment-dasp>.



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 here.](#)

When you return home, you will need access to a computer and internet to submit your online DASP claim. If you have kept your Australian bank account open, your DASP can be paid directly into this 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 if you have provided your bank details, or posted to you as an Australian dollar cheque, or paid by international money transfer (for some fund applications only). Many overseas banks will not accept Australian cheques and not all funds provide all 3 payment options. Prior to leaving Australia, 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 or posted to you as an Australian dollar cheque.

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 to identify you

- Australian Tax File Number (TFN)
- full name
- date of birth
- address when you return home
- phone number when you return home
- email address
- last address in Australia
- passport information.

Superannuation fund details

- name of your fund
- your fund's Australian Business Number (ABN)
- your super account number.

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.

It is easiest to certify documents by an [approved certifier](#) while you are in Australia. 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:

- go online to the ATO website: [Departing Australia superannuation payment \(DASP\) | Australian Taxation Office \(ato.gov.au\)](#)
- visit the [ATO web page with information about the DASP online application system](#).
- 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)
- contact your fund - most super funds have online information about DASP, or you can call them directly
- call the ATO from Australia on (13 10 20) between 8:00 am and 6:00 pm, Monday to Friday.
- If you are not in Australia, call the ATO on (+61 2 6216 1111) between 8:00 am and 5:00 pm Australian Eastern Standard Time, Monday to Friday.
 - 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.
- ask your employer for assistance.

