

Temporary residents departing Australia



30 September 2023

All our forms and publications are available at spiritsuper.com.au/forms or call us on 1800 005 166, and we'll send you a copy. If phoning from overseas, call us on +61 3 6270 4800.



If you're a temporary resident working in Australia, your employer may be required to make contributions to a super fund on your behalf.

You can apply to have this super paid to you after you've left Australia and your visa has expired or been cancelled. This is called a 'departing Australia super payment' (DASP).

Can I claim my super?

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

- you visited and worked in Australia on a temporary resident visa that allowed you to work (excluding subclasses 405 and 410)
- your visa has expired or been cancelled
- you've left Australia and you don't hold any other active Australian visa
- you aren't an Australian or New Zealand citizen or a permanent resident of Australia.

New Zealand residents permanently leaving Australia can transfer their Australian super to a KiwiSaver scheme. Read our *Transferring your super to a KiwiSaver* fact sheet for more details.

Check with your employer before submitting your DASP application, to make sure they've paid all of your super contributions.

Locating your super

If you've had more than one job, you might have more than one super account.

You could also have super held by the Australian Taxation Office (ATO).

We need to transfer your super to the ATO as unclaimed super money if:

- it's been at least six months since you left Australia
- your visa has expired or been cancelled
- you haven't claimed your super from us.

The ATO will hold your money until you claim it from them. Please note that we won't send you a *Final statement* or *PAYG summary* when your account is paid out to the ATO.

You can search for your super:

- using the DASP online application system once you've met eligibility requirements and provided your TFN
- using ATO online services or the ATO app (after creating a *myGov* account and linking to the ATO)
- contacting the ATO.

If you're still a Spirit Super member, we can also help you find your super. Contact us for more information.

This is general information only and doesn't take into account your objectives, financial situation or needs. Before making a decision about Spirit Super, you should consider if this information is right for you and read our *Product disclosure statements*, *Target market determinations* and *Financial services guide*. These are available at spiritsuper.com.au/pds or by calling 1800 005 166. | Issuer is Motor Trades Association of Australia Superannuation Fund Pty Ltd (ABN 14 008 650 628, AFSL 238718), the trustee of Spirit Super (ABN 74 559 365 913). Any advice is provided by Quadrant First Pty Ltd (ABN 78 102 167 877, AFSL 284443) (Spirit Super Advice), which is wholly owned by the trustee. A copy of the *Financial services guide* for Spirit Super Advice is available at spiritsuper.com.au/financial-services-guide or by calling us on 1800 005 166.

How can I claim my super?

You can only submit a DASP application after you've left Australia and no longer hold an active visa. However, you can prepare your claim before you leave Australia.

You can apply using:

- the DASP online application system available at ato.gov.au
- paper forms available from the ATO website:
 - **payments from super funds** – you'll need to send this to us at GPO Box 1547, HOBART TAS 7001
 - **payments of ATO-held super** – send this to the ATO (the address is on the form).

Be aware that you'll need to send more evidence to support a paper application than if you apply online and it's likely to take longer to get your money.

Make sure you've provided your current address outside of Australia in your application form as we need this to process your claim. For more information contact the ATO on **13 10 20** or ato.gov.au.

What extra documents do I need to provide?

You need to provide us with the following:

Online claims

Under \$5,000

- no extra documents needed.

Over \$5,000

- certified copies of your proof of identity.

Paper form claims

Under \$5,000

- certified copies of proof of your identity and
- either:
 - a certified copy of your visa to show it has expired or been cancelled and
 - a certified copy of your passport showing your departure date¹
- or
 - a *Certification of Immigration Status* from Home Affairs².

Over \$5,000

- certified copies of proof of your identity and
- a *Certification of Immigration Status* from Home Affairs².

¹You'll need to ask for your passport to be stamped when you leave Australia. | ²You'll need to complete the *Certification of Immigration Status form (Form 1194)*, available at homeaffairs.gov.au. This should be returned to the Department of Home Affairs, not Spirit Super. Home Affairs charges a fee to issue this certificate.

How do I prove my identity?

If you're submitting a paper-based claim, or claiming more than \$5,000 in the DASP online system, you'll need to prove your identity. You can prove your identity by providing us with a certified copy of your passport. Your passport must be current.

Other documents such as a certified copy of a birth certificate can also be accepted.

If your certified documents aren't in English, you must provide us with a certified translation. You can find an accredited translator at the National Accreditation Authority for Translators and Interpreters website at naati.com.au.



It's easier to get your documents certified while you're still in Australia, so it might be worth getting it done before you leave.

Still in Australia?

Our *Guide to providing proof of ID* fact sheet includes details of other documents we can accept.

How to certify a document

Take your original ID documents and a photocopy of the documents to an authorised person and ask them to certify them.

To certify your documents, the authorised person must:

- compare the photocopy to the original
- stamp or write her 'This is a true and correct copy of the original' or 'Certified true copy' on the copy, followed by their:
 - signature
 - full name
 - qualification or position
 - date of signing.

If your certified documents aren't in English, you must provide us with a certified translation. You can find an accredited translator at the National Accreditation Authority for Translators and Interpreters website at naati.com.au.

The following people can certify documents outside of Australia:

- an Australian consular officer
- an Australian diplomatic officer
- a commissioner of oaths
- an international Justice of the Peace
- a judge of a court or magistrate in an overseas jurisdiction
- a notary public
- a police officer of an overseas force
- a registrar or deputy registrar of a court.



Not all authorised people can certify your documents!

- You can't certify your own documents.
- Family members can't certify your documents.

Send your certified copies (not the originals) to us:

Email info@spiritsuper.com.au

Post GPO Box 1547, Hobart TAS 7001

When and how will my DASP be paid?

Your DASP will generally be paid within 28 days of us receiving your completed application. It may take longer if you submit an incomplete application or if we need more information from you.

Your payment will be made by:

- electronic funds transfer to a bank account in your name (it can be solely or jointly with another person)
- cheque posted to you or to your authorised third party. Cheques must be payable to you and can only be made in Australian dollars.

You can tell us how to pay you on your claim form. If you don't select an option, we'll send you a cheque to your overseas address.

If you ask us to send your payment to an international (not Australian) bank account, you'll need to provide a copy of the international bank statement for your account. This statement can be emailed or posted to us.

What taxes will I pay?

Tax may be withheld from your payment when it's made.

The tax you'll pay depends on the tax components of your super and whether you're classified as a 'working holiday maker'.

What's a working holiday maker?

You're a working holiday maker if you hold (or have held) one of the following visas:

- a 417 (working holiday) visa
- a 462 (work and holiday) visa
- an associated bridging visa.

If you've ever held one of these visas and the payment includes amounts attributable to super contributions made while you held the relevant visa, the DASP working holiday maker tax rate will apply. This tax rate will apply to the entire payment, including any super you may have earned while working under a different visa.

If you have multiple super funds, each super fund will assess your application separately based on information the funds hold about your contributions. This may result in different tax rates applying to payments from each fund.

Tax rates

Super accounts are made up of a tax-free component and a taxable component. The tax rates below will apply to your payment:

Payment component	DASP ordinary tax rate	DASP working holiday maker tax rate
Tax-free component	0%	0%
Taxable component – taxed element	35%	65%
Taxable component – untaxed element	45%	65%

You can check the tax components of your account in **Member Online**, or by calling us.

If we pay your DASP directly to you, we'll send you a *Final statement* and *PAYG payment summary* showing the tax you paid within 14 days of sending you the payment. We won't send you a *Final statement* or *PAYG summary* when your account is paid out to the ATO.

Don't include your DASP in your Australian income tax return.

Can someone else claim for me?

You can authorise someone else to apply for your DASP, such as an accountant or registered tax agent.

The person you authorise will be able to act on your behalf, so consider carefully who you allow to represent you.

Applying online via the ATO

You can nominate either:

- a tax agent with full registration or conditional tax agent registration with the Tax Practitioner Board for the purpose of claiming DASP
- a representative if you use a DASP paper form.

Registered tax agents can claim a DASP on your behalf through the DASP online intermediary application system.

Applying to Spirit Super

You authorise someone to help with your DASP application by completing our *Third party authorisation* form and sending it to us with your application.

If you'd like us to pay your super to the third party, please tell us this on the written authorisation and we'll post a cheque to the address they've provided. Note that the cheque will be payable to you, not the third party.

More information

1800 005 166
+61 3 6270 4800 (if overseas)
info@spiritsuper.com.au
spiritsuper.com.au

GPO Box 1547
Hobart TAS 7001