

TEMPORARY RESIDENTS LEAVING AUSTRALIA

You've worked hard for your money, so don't leave it behind. If you are in Australia on an eligible temporary resident visa you can apply to take your super in cash once you've left.

Can I claim my super?

If you are an LGIAsuper member who has entered Australia on an eligible temporary resident visa (excluding visa subclasses 405 and 410) you could be able to claim a Departing Australia Superannuation Payment (DASP) as long as you:

- are not an Australian or New Zealand resident
- have had your visa expire or cancelled
- have left Australia permanently.

The Australian Taxation Office's (ATO's) superannuation website provides a detailed list of eligible temporary resident visas. Visit www.ato.gov.au for more information.

New tax rules

From 1 July 2017 new tax rates apply to Departing Australia Superannuation Payments (DASP), as follows:

From 1 July 2017 this tax rate...	Will apply to...
0%	the tax-free component
35%	the taxed element of a taxable component
45%	an untaxed element of a taxable component
65%	the taxed and untaxed elements of the taxable component for working holiday makers (applies for visa subclasses 417 and 462)

As part of the Working Holiday Maker Reform Package, the Australian Government passed legislation to increase the tax rate that applies to DASP for working holiday makers. You are a working holiday maker if you have entered Australia on visa subclasses 417 (Working Holiday) and 462 (Work and Holiday).

This means from 1 July 2017 onwards, if you were in Australia as a working holiday maker and you apply to claim your super you will pay 65% tax on the entire amount regardless of when you earned the money or when you departed Australia.

How do I claim my super?

If you are eligible, you can apply to receive your super once you have left Australia.

If your super balance is under \$5,000 and it has been less than 6 months since you left Australia, you can make your claim through LGIAsuper or the ATO's fee-free DASP online application service. If you have a balance of over \$5,000 you will need to apply through the ATO.

Claiming through the ATO

Using the ATO's fee-free DASP online application could be the quickest and easiest option for you to claim your super. When you apply directly through the ATO, they will conduct the necessary immigration checks for you. Visit www.ato.gov.au for details.

Info sheet | Temporary residents leaving Australia

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Claiming through LGIAsuper

If you would like to claim your super through LGIAsuper, contact us and we will send you the relevant forms.

If you are calling from outside Australia, phone **+61 7 3244 4300**. Remember to take into account time zone differences when you call. We will be available to take your call between 8.30am and 5.00pm Monday to Thursday and 8.30am to 4.30pm on Friday, Australian Eastern Standard Time (AEST).

Once we have received and approved your application we will pay your benefit to an Australian bank account or by cheque in Australian dollars. Your payment will have tax deducted in line with superannuation legislation.

What documentation do I provide to LGIAsuper?

To process your claim we will need you to provide us with:

- a certified copy of your cancelled or expired Australian temporary visa
- a certified copy of your passport showing the photograph and identification pages
- certified copy of the page in your passport showing your departure stamp from Australia

What if I don't have a departure stamp?

If you don't have a departure stamp you will need to apply for a Certification of immigration status (form 1194) from the Department of Immigration and Citizenship (a fee may apply) and send it to us. Visit www.immi.gov.au for details. In this case you might prefer to use the ATO's fee-free DASP online application service and let them conduct the necessary immigration checks.

What happens after 6 months?

If you left Australia more than 6 months ago and have not claimed your super, your benefit will be treated as unclaimed money and transferred to the ATO if they ask us to do so.

LGIAsuper relies on the relief provided under ASIC Class Order CO 09/437, which means we are not obliged to notify you of the transfer. Once your benefit has been transferred to the ATO, you will no longer be a member of LGIAsuper. You will no longer earn interest on your benefit once it has been transferred and you will not receive an exit statement, annual benefit statement or any other correspondence from LGIAsuper.

It also means you will need to apply directly to the ATO to claim your super. Visit www.ato.gov.au/super for details.

Any questions?

We're here to help. Contact our trusted and reliable team to find out more. Call us on **1800 444 396** or if calling from outside Australia **+61 7 3244 4300**. Alternatively visit our website at lgiasuper.com.au.

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**LGIAsuper**
Let's Grow

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