FactSheet

How to claim super once you leave Australia

For eligible temporary residents

July 2019

This information is about Cbus. It doesn’t take into account your specific needs, so you should look at your own financial position, objectives and requirements before making any financial decisions. Read the relevant Cbus Product Disclosure Statement to decide whether Cbus is right for you. Call us on 1300 361 784 or visit cbussuper.com.au for a copy.

Cbus’ Trustee: United Super Pty Ltd
ABN 46 006 261 623 AFSL 233792
Cbus ABN 75 493 363 262
MySuper authorisation 75 493 363 262 473.

Eligible temporary residents who have left Australia at the end of their visa can claim payment of their super.
Criteria to claim your super

If you have come to Australia as a temporary resident* and then leave the country, you may be able to receive payment for any super earned while working and living in Australia.

To claim your super from Cbus you must:

■ prove that you have permanently left Australia or have an expired or cancelled visa;
■ have been in Australia on a temporary visa, including subclasses 417 (Working Holiday) and 462 (Work and Holiday), and related bridging visas.

You’re unable to claim if you’re:

■ a permanent resident of Australia; or
■ a citizen of New Zealand

*Please note visa subclasses 405 and 410 are excluded.

How much tax will you pay?

Cbus is required to deduct tax before your super is paid to you. The table below details the rates you’ll be taxed:

<table>
<thead>
<tr>
<th>What could this include?</th>
<th>Tax deducted (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1) Employer contributions</td>
<td>35% (on already-taxed super) if you’re not on a Working Holiday Makers visa</td>
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<tr>
<td></td>
<td>45% (on super that hasn’t already been taxed) if you’re not on a Working Holiday Makers visa OR 65% if you’ve received super contributions while on a Working Holiday Makers visa</td>
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<tr>
<td>2) Your own salary sacrifice contributions</td>
<td></td>
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<tr>
<td>3) Investment returns</td>
<td></td>
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</tbody>
</table>

Tax-free Component

<table>
<thead>
<tr>
<th>What could this include?</th>
<th>Tax deducted (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1) Contributions you’ve made to your super after tax</td>
<td>0% No tax will be deducted from money you contributed to your super from your after tax earnings</td>
</tr>
</tbody>
</table>

How to claim your super

The fastest way to claim your super is online. To ensure that your payment is processed on time, make sure that your temporary visa has expired or has been cancelled and you have provided us with your correct bank details.

Step 1: Make sure your Cbus account is still open

- Log in online: cbussuper.com.au/login
- Call us: +61 3 9814 6418
- Email us: cbusenq@cbussuper.com.au

Step 2: Submit your application online to claim your super

To get started, simply head to ato.gov.au. Once the application is complete, we will process your payment within 28 days via your choice of Electronic Funds Transfer (EFT) to an Australian bank account (which needs to be in your name) or by cheque.

If you have an account balance of more than $5,000, you may be required to provide additional information:

■ certified ID, such as a copy of your Passport containing a photo and signature (in English)
■ a Certification of Immigration Status (form 1194) from Department of Immigration & Border Protection (DIBP)*

If you prefer to fill out a form, you can download a copy from the ATO website – ato.gov.au. See Application for departing Australia superannuation payment (DASP) from a super fund or retirement savings account (NAT 7204).

You can authorise someone else to claim DASP for you. The person you authorise will be able to act on your behalf and update your information, so consider carefully who you allow to represent you.

Your representative will need a written authority from you before they can submit your DASP claim. For more information, head to ato.gov.au.

*Fees may apply to paper applications
**Unclaimed DASP**

If you don’t claim your super after leaving Australia, your super balance may be transferred to the ATO.

You can still apply and claim your super from the ATO. If you have returned to Australia as a permanent resident and have met the criteria to claim your super, you may apply to*:

- transfer the money to an Australian super fund or
- for it to be paid directly to you.

To request payment, simply complete the Application for payment of ATO-held superannuation money (NAT 74880).

Visit [ato.gov.au](https://ato.gov.au) to get started.

*The payment will be considered as a DASP and the appropriate tax rate will be applied.

**Help is at hand**

- **Accessing your benefits**
  
  1300 361 784 for the cost of a local call (within Australia) or
  
  +61 3 9814 6418 (overseas) – available from 8am to 8pm (AEST/AEDT Monday to Friday).

- **Certification of Immigration Status**
  
  Visit immi.gov.au or email super.hobart@immi.gov.au

- **Claiming your super money**
  
  For more information from the ATO, call 13 10 20 (within Australia) or
  
  +61 2 6216 1111 (overseas). You can also visit the ATO website [ato.gov.au](https://ato.gov.au).

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**Certifying your documents**

A certified copy is a copy of an original document (often a photocopy) that has been endorsed or certified as a true copy by a person who is authorised to do so. A list of authorised certifiers can be found below.

**How to certify your identification**

Make copies of your identification before going to get it authorised, your authoriser usually won’t do this for you.

A couple of things to remember:

- If your identification is double-sided, make sure you copy both sides (for example, drivers licence).
- Make sure you check that your identification is current or valid.

Finally, see the list of people who are authorised to certify your documents.

**Take your documents to get certified**

The person authorising will compare your original identification against the copies and certify them.

**Example:**

![Example of a certified document](https://via.placeholder.com/150)

**Who can certify your documents?**

If you’re outside Australia, the following people are authorised to certify your documents:

- justice of the peace
- notary public officer
- registrar or deputy registrar of a court
- Australian consular officer or Australian diplomatic officer, or
- judge or magistrate of a court

The following people can certify your documents in Australia:

- police officer
- dentist
- medical practitioner
- optometrist
- pharmacist

For a full list of certifiers, please see [Identification (ID) requirements brochure](#).