

Claiming super when you leave Australia

If you're a temporary resident who has earned super while working and living in Australia, you can apply to have your super paid to you as a Departing Australia Superannuation Payment (DASP) after you leave.

Criteria to claim

To access your super, you must:

- have been paid super while in Australia on a temporary visa, including subclasses 417 (Working Holiday) and 462 (Work and Holiday), and associated bridging visas.
- have already left Australia
- be the holder of an expired or cancelled visa.

New Zealand citizens aren't entitled to access their super early. That's because the Australian and New Zealand governments have an agreement in place to allow the transfer of super from an Australian fund to the New Zealand super system.

How to claim your super

If you're eligible, you can claim your super online or by lodging a paper form. To apply online or download a form, visit the Australian Taxation Office (ATO) website ato.gov.au/DepartAustralia

While you're still in Australia, remember to retain all the relevant information you need to complete the rest of your application after you leave.

Have your details ready

Before you start the online application, make sure you have the following information handy:

- Super account details
- Visa information
- Bank account details
- Passport number

Providing your Australian Tax File Number is optional but may speed up the processing time for your application.

Where your claim is \$5,000 or more, your super fund will require certified copies of your proof of identification documents.



How your super is taxed

Your super fund is required to deduct tax before the super is paid to you. How your payment is taxed depends on your visa type – either a Non-working Holiday Maker visa or Working Holiday Maker visa. See the table below for tax rates that apply to components of your payment for the two visa types.

DASP tax rates that apply to payments made from 1 July 2017

Payment component	DASP ordinary tax rate (for non-WHM)	DASP WHM tax rate
Tax-free component	nil	nil
Taxable component – taxed element	35%	65%
Taxable component – untaxed element	45%	65%

For more information visit ato.gov.au

Following your application

Once all the required documentation is received, payment usually takes 28 business days. We recommend you keep your bank account in Australia open so that payment can be made directly to that account rather than sending a cheque to you overseas.

If you don't claim your super within six months of departing Australia, your account balance may be closed and your balance paid to the ATO as unclaimed super.

You can still apply for your super from the ATO (unless you have become an Australian or New Zealand citizen, or a permanent resident of Australia).

Find out more

To find out what type of visa you have, visit the Department of Immigration and Border Protection website border.gov.au





Contact us

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