



# Essential Super – Temporary Resident brochure for superannuation

This brochure is to assist people who have entered Australia on an eligible temporary resident's visa and who have subsequently permanently departed Australia or wish to claim another super benefit. This brochure is not intended for:

- a citizen of Australia or New Zealand
- a permanent resident of Australia
- the holder of a retirement visa (subclass 405 or 410), or
- a person who has never held a temporary visa for Australia.

If you have not requested your super benefit within 6 months of the later of your temporary visa expiring and you leaving Australia, we may be required to pay your account balance to the Australian Taxation Office (ATO). Please refer to the Product Disclosure Statement (PDS) for further details.

## Departing Australia Superannuation Payment (DASP)

You are entitled to a departing Australia superannuation payment (DASP) benefit equal to your account balance (less tax), if:

- you are not an Australian or New Zealand citizen, permanent resident in Australia or do not hold a 405 or 410 retirement visa
- you leave Australia
- your temporary visa has ceased to have effect, and
- you have completed and met the eligibility requirements of the Australian Tax Office (ATO) Temporary residents application form.

To claim your DASP benefit please follow these easy steps:

- 1 Complete the temporary residents online application at [ato.gov.au](http://ato.gov.au) (search for 'temporary residents online application') and
- 2 Post your original certified<sup>1</sup> copy of Identification to us for the purposes of anti-money laundering laws.

## What happens next?

We will access your online application directly from the ATO. If you are eligible for a DASP benefit and have sent us original certified ID, we will post a cheque (in Australian dollars) to the address you have given the ATO.

## Monitoring your application

You can monitor the progress of your application on the ATO website – when you first apply, you will be asked to set up a question and answer so you can log back in later and check the status of your application.

And if you need further assistance, you can contact the ATO's superannuation infoline on 13 10 20 or email them at [DASPmail@ato.gov.au](mailto:DASPmail@ato.gov.au)

## Other super benefits

If you are a temporary resident still living in Australia, you may only otherwise be paid the following super benefits:

- a death benefit
- a terminal illness benefit
- a total and permanent disablement (TPD) benefit
- a salary continuance income stream
- an unpreserved cash benefit that existed as at 1 April 2009
- the payment of a release authority (eg, for the release of excess contributions).

You may also be entitled to any other super benefit if you met the eligibility criteria prior to 1 April 2009.

If you are eligible for one of these super benefits, please complete a withdrawal form available at [commbank.com.au/super](http://commbank.com.au/super).

Please refer to the PDS available at [commbank.com.au/super](http://commbank.com.au/super) or by calling us on 13 4074 for further information on the eligibility criteria for super benefits.



## Want to find out more?

**Please speak with your financial adviser or visit our website at [commbank.com.au/super](http://commbank.com.au/super)**

**Alternatively, you can contact us. For enquiries, please call 13 4074 or +61 2 13 4074 (International calls)**

<sup>1</sup> Documents can be certified by an Australian Consulate Official, or an Australian Justice of the Peace, Solicitor or Notary Public. Refer to the last 2 pages of this brochure for a full list of persons who can certify documents.

## What are the taxation implications?

The tax-free component of a super benefit is not subject to tax. From 1 July 2017, the taxable component of a DASP is taxed at 35%.<sup>2</sup>

The PDS available at [commbank.com.au/super](http://commbank.com.au/super) or by calling us on 13 4074 provides information on when you are entitled to a super benefit and the benefit tax that may be withheld. You should talk to your financial adviser about the tax that may apply to your super benefit.

For more information visit the ATO website at [ato.gov.au/super](http://ato.gov.au/super). We suggest you consider seeking professional taxation advice for further information.

## Changes for Working Holiday Makers

From 1 July 2017, DASPs made to Working Holiday Makers will be taxed at 65%.

You are classified as a Working Holiday Maker where you hold or have held a 417 Working Holiday visa or a 462 Work and Holiday visa.

Please refer to the ATO site for further information. We have provided the link to the relevant area below:

<https://www.ato.gov.au/Individuals/Super/Accessing-your-super/Working-Holiday-Makers/>

## Certified ID

Please provide a certified copy of your:

- 1 Australian State/Territory driver's licence containing your photograph, or
- 2 Foreign passport or similar travel document containing your photograph and signature, or
- 3 Foreign driver's licence that contains your photograph and date of birth,<sup>3</sup> or
- 4 National ID card issued by a foreign government containing your photograph and signature.<sup>3</sup>

Please post your certified ID to:

Essential Super  
GPO Box 3912  
Sydney NSW 2001

<sup>2</sup> The taxable component of a DASP is taxed at 38% for the 2016–17 year.

<sup>3</sup> Documents that are written in a language that is not English must be accompanied by an English translation prepared by an accredited translator. An accredited translator is any person who is currently accredited by the National Accreditation Authority for Translators and Interpreters Ltd (NAATI) at the level of Professional Translator or above. Please refer to [www.naati.com.au](http://www.naati.com.au) for further information.



Below is a comprehensive list of prescribed persons who are authorised to certify copies of identification documents for the purposes of Anti-Money Laundering and Counter-Terrorism Financing laws.

### Overseas-based authorised signatories

- Employee of the Australian Trade Commission who is:
  - a** in a country or place outside Australia, and
  - b** authorised under paragraph 3 (d) of the Consular Fees Act 1955, and
  - c** exercising his or her function in that place
- Employee of the Commonwealth who is:
  - a** in a country or place outside Australia, and
  - b** authorised under paragraph 3 (c) of the Consular Fees Act 1955, and
  - c** exercising his or her function in that place
- Member of the Australian Defence Force who is:
  - a** an officer, or
  - b** a non-commissioned officer within the meaning of the Defence Force Discipline Act 1982 with 2 or more years of continuous service, or
  - c** a warrant officer within the meaning of that Act
- An Australian consular or diplomatic officer who holds one of the following positions:
  - Consul-General
  - Consul
  - Vice-Consul
  - Trade Representative
  - Consular Agent
  - Ambassador
- High Commissioner
- Minister
- Head of Mission
- Commissioner
- Charge D’Affaires
- Counsellor, Secretary or Attache at an Embassy, High Commissioner’s office, Legation or similar
- A solicitor or barrister qualified in Australia and holding a current practicing certificate. This includes Migration Agents who are also solicitors or barristers qualified in Australia
- CBA officers at offshore branches provided the officers have 2 or more years service with CBA or other Australian financial institutions
- Officers of any other Australian bank or other Australian financial institution (bank, building society or credit union) or Australian finance company with offices offshore where the officer has 2 or more years service with Australian financial institutions or Australian finance companies
- A police officer of another country
- A person authorised as a notary public in a foreign country
- A judge, magistrate, registrar or deputy registrar of an overseas court
- A member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership.

## Australian-based authorised signatories

- A person who, under a law in force in a State or Territory, is currently licensed or registered to practise in the following occupations:
  - Chiropractor
  - Dentist
  - Legal practitioner
  - Medical practitioner
  - Nurse
  - Optometrist
  - Patent attorney
  - Pharmacist
  - Physiotherapist
  - Psychologist
  - Trade marks attorney
  - Veterinary surgeon
- A person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High court of Australia, as a legal practitioner (however described)
- An officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more years of continuous service with one or more licensees.
- Employee of Australia Post with two or more years of continuous service
- Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the Consular Fees Act 1955) – for a full list of persons authorised under that Act, please refer to the list of overseas-based signatories below
- Bailiff
- An officer of a bank, building society, credit union or finance company with 2 or more continuous years of service
- Chief executive officer of a Commonwealth court
- Clerk of a court
- Commissioner for Affidavits
- Commissioner for Declarations
- Employee of the Australian Trade Commission who is:
  - d** in a country or place outside Australia, and
  - e** authorised under paragraph 3 (d) of the Consular Fees Act 1955, and
  - f** exercising his or her function in that place.
- Employee of the Commonwealth who is:
  - a** in a country or place outside Australia, and
  - b** authorised under paragraph 3 (c) of the Consular Fees Act 1955, and
  - c** exercising his or her function in that place.
- Fellow of the National Tax Accountants' Association
- Holder of a statutory office not already listed above
- Judge of a court
- Justice of the Peace
- Magistrate
- Marriage celebrant registered under Subdivision C of Division 1 of Part IV of the Marriage Act 1961
- Master of a court
- Member of Chartered Secretaries Australia
- Member of Engineers Australia, other than at the grade of student
- Member of the Association of Taxation and Management Accountants
- Member of the Australian Defence Force who is:
  - a** an officer, or
  - b** a non-commissioned officer within the meaning of the Defence Force Discipline Act 1982 with 2 or more years of continuous service, or
  - c** a warrant officer within the meaning of that Act.
- Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the National Institute of Accountants
- Member of:
  - a** the Parliament of the Commonwealth, or
  - b** the Parliament of a State, or
  - c** a Territory legislature, or
  - d** a local government authority of a State or Territory.
- Minister of religion registered under Subdivision A of Division 1 of Part IV of the Marriage Act 1961
- Notary public
- Permanent employee of:
  - a** the Commonwealth or a Commonwealth authority, or
  - b** a State or Territory or a State or Territory authority, or
  - c** a local government authority;
    - with 2 or more years of continuous service who is not already listed above
- Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made
- Police officer
- Registrar, or Deputy Registrar, of a court
- Senior Executive Service employee of:
  - a** the Commonwealth or a Commonwealth authority, or
  - b** a State or Territory or a State or Territory authority
- Sheriff or Sheriff's officer
- Teacher employed on a full-time basis at a school or tertiary education institution
- Member of the Australasian Institute of Mining and Metallurgy

## New Zealand-based authorised signatories

- A declaration made in New Zealand must be made before:
  - a person enrolled as a barrister and solicitor of the High Court
  - a Justice of the Peace
  - a notary public, or
  - the Registrar or a Deputy Registrar of the Supreme Court, the Registrar or a Deputy Registrar of the Court of Appeal, or
  - a Registrar or Deputy Registrar of the High Court or a District Court