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QC 27204

Guiding principles and legislation for lost members

Guidance for super providers in meeting your lost member reporting obligations.

Last updated 2 December 2025

What a lost member is

A member of a super provider is a lost member if the member is:

- a lost member within the meaning of regulation 1.03A of the Superannuation Industry (supervision) Regulations 1994 (SISR)
- a lost Retirement Savings Account holder within the meaning of regulation 1.06 of the Retirement Saving Accounts Regulations 1997 (RSAR).

These regulations define a member of a super provider to be a lost member at a particular time if:

- the member is uncontactable
- the member is an inactive member

- the member joined the fund from another super provider as a lost member.

A key underlying concept is that it is the member that is lost – not the account.

Lost member account obligations

You're required to report the details of members you consider to be lost.

The Member Account Attribute Service [Legislative instrument](#) outlines the reporting of information relating to the attributes of a superannuation account, including the lost status of a member.

You are required to report the lost status of your members at a minimum biannually as follows:

- Assess the lost status of your members on or after 30 June but before 31 October. If there has been a change in the member's 'lost status' account attribute, report that information on or before 31 October.
- Assess the lost status of your members on or after 31 December but before 30 April. If there has been a change in the member's 'lost status' account attribute, report that information on or before 30 April.

You can choose to report the lost status more frequently if you wish to do so.

Assessing lost member status

When assessing the lost status of a member, funds are obliged to take a member's individual circumstances into account, in line with the Superannuation Industry (Supervision) Act 1993.

A fund should decide whether its actions are appropriate to members as follows:

- you must ensure the member's best interests are your primary concern
- If a member is proven to know about their account and demonstrates this by an indication of engagement, the intent of the

legislation is that they are not to be assessed as being a lost member

- The fund must apply lost member tests at the member level, not the account level.

Lost members and unclaimed super money

The money held for a lost member remains with you, unless it meets the definition of a lost member **account** (balance of small accounts and inactive accounts of unidentifiable members) at the end of an unclaimed money day. In these cases, it is paid to us as unclaimed super money (USM).

The member must be lost for an account to meet the definition of a lost member account. This [Unclaimed super money protocol](#) document will assist you in identifying accounts which may need to be paid to us as USM lost member accounts.

QC 82664

Rules that apply to all members

There are rules to apply to all members when considering if they are a lost member.

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Permanent exclusions from being a lost member

A member is permanently excluded from being a lost member if one of the following apply:

- The member is an inactive member who has indicated by a positive act that they wish to continue to be a member of the provider.
- The member has contacted the super provider at any time after they joined and indicated that they wished to continue being a member of the provider.

- The member is a member of a [self-managed super fund](#) (SMSF).

Note: a permanent exclusion decision based on a [positive act](#) can be used for an inactive member account only.

As this test can be applied to both types of lost members, further guidance has been provided about:

- [lost and inactive members](#)
- [lost and uncontactable members.](#)
- For more information, see [Inactive members and permanent exclusion.](#)

Funds do not have the discretion to consider any other permanent exclusion tests. You're not obliged to accept any member as being permanently excluded and can change a member's status from being permanently excluded.

SMSF accounts

Accounts linked to SMSF membership are permanently excluded and must never be reported as lost. Where you become aware that a member has an SMSF account, in addition to the SMSF interest they hold with you, you must still consider whether the member meets the lost criteria in relation to the super interest held with you.

Verified address

A member is taken to be a lost member at a particular time if they meet the criteria listed above **unless**, within the last 2 years, you have:

- verified that the member's address is correct
- no reason to believe that the address is now incorrect.

Address verification may include the following scenarios:

- You have never had an address for the member. The member contacts you and provides their current address.
- You contact the member and either
 - confirm the current address is correct and record the confirmation

- the member provides their new address and you update their records with the new address.
- The ATO provide you with an address for a member which confirms the address held in your records. You have no reason to believe that the address is now incorrect as this could be out of date.
- A third party authorised to act on the member's behalf (e.g. their financial adviser) confirms the current address held by you is correct or provides the member's new address. You record the confirmation or update your records with the new address.

Actions to verify addresses include the following:

- You call a member to confirm their address details and record the confirmation.
- if the member receives employer contributions contact them via their employer to confirm their address.
- After having received returned mail, you write to the member at an alternative address which was located using an external source, such as the White pages. An acknowledgment is subsequently received from the member (by letter, telephone, email or similar) and you update your records.
- You use system enhancements such as an 'Address verification' button which is automatically made available when a member enters or exits the website. You have a record that a member confirmed or updated their details during a login event.

Example: conflicting information

You've received 2 letters 'returned unclaimed.' You determine that the member is 'lost – uncontactable'. We provide you with an address which matches the address held on your records for that member.

In this instance, the conflicting information makes it unlikely you could have verified the address until you've contacted your member.

QC 82666

Lost and uncontactable

Dealing with lost and uncontactable super fund members.

Last updated 2 December 2025

Uncontactable member test

A member is taken to be lost and uncontactable when all of the following apply:

- You've never [held an address](#) for them, or you've made attempts to send [written communications](#) to them and you believe they can no longer be contacted at any address known to you.
- They haven't contacted you within the last 12 months.
- They haven't accessed details about their super interest, using your electronic facility, within the last 12 months.
- You've not received a contribution or rollover for that member within the last 12 months.

The uncontactable tests outlined are intended to provide tangible steps for you to determine if a member is aware of and engaged with their account.

Example: not lost

You've received 2 letters 'returned unclaimed'. But you have ongoing contact with the member through another means (for example through email, phone or your online service).

We expect you to consider that your member:

- knows about their account
- has demonstrated this through an indication of engagement

- should not be considered lost.

Holding a member's address

A member's address may be obtained from:

- their membership application
- correspondence from an employer or authorised third party
- a telephone call
- another source.

Written communication

A 'communication' includes any letter or publication addressed to the member which includes the member's complete address.

Written communications need to be issued to the member's last known address and returned unclaimed. Generally, this process occurs using the postal system. For a written communication to be returned unclaimed, it is required to reach its intended destination, then be subsequently returned to the original sender.

While email is a form of written communication, it can only be considered as returned unclaimed where the original sender receives a return email advising that the recipient is either not known, no longer correct, or no longer using the address. A response that a mailbox is full, for example, doesn't equate to a 'returned unclaimed' written communication.

A member's lack of response to your communication requesting action doesn't equate to 'returned unclaimed' written communication.

One written communication

RSA and SIS regulations give you the option to act upon one written communication sent to the member's last known address that has been returned unclaimed. It is prudent for you to attempt to locate a member if they're considered lost.

While you can act on one piece of returned written communication, you should use the return of unclaimed mail as a trigger to undertake additional, thorough searches to locate the member. Further guidance

on what might be considered reasonable effort on your behalf is provided in [Reasonable effort to contact the member](#).

No contribution or rollover in 12 months

For members to be considered lost and uncontactable, you must not have received a contribution or rollover for that member within the last 12 months.

Examples of activity for the member may include:

- contributions received from an employer
- contributions received from the individual into any account held by them with the same provider
- receipt of eligible spouse contributions
- receipt of super guarantee contributions from us
- receipt of payments from the super holding account (SHA) or unclaimed super monies (USM)
- receipt of government contribution (co-contribution and LISC)
- receipt of a rollover from another fund into the member's account
- a transfer under the successor fund transfer provisions.

Examples that aren't considered activity for the member include:

- receipt of investment earnings or distributions to the accounts due to investment returns and profitability
- a transfer occurring under an intra-fund transfer.

You must determine if you've received a contribution or rollover for the member within the last 12 months for the relevant reporting period end date (this date can only be either 30 June or 31 December for any given year). For example, if a member meets the 12-month inactivity test in March (after the 31 December reporting period end date, but before the reporting due date), they shouldn't be reported as lost uncontactable for this period.

You also shouldn't report the member as lost uncontactable if the account has met the 12-month inactivity test within the reporting period, but the member subsequently receives a contribution or rollover before you assess the status of your members for reporting purposes.

Uncontactable members and permanent exclusion

For uncontactable members, the only permanent exclusion test you need to consider is where the [member requests to remain in the fund or RSA indefinitely](#). This permanent exclusion test also applies to inactive members.

If a member is lost and uncontactable or [lost and inactive](#) but has contacted you and indicated they wish to remain a member indefinitely, they are permanently excluded from being lost.

It's your responsibility to determine the manner of contact and proof of authorisation required from your member to meet this test.

Examples of contact by the member may include:

- the member calls you directly and informs they wish to continue to be a member
- the member proactively chooses a permanent exclusion option on your website
- the member writes a letter or email to you requesting to be permanently excluded from being lost
- the member responds to your SMS, confirming they would like to be permanently excluded from being lost
- the member ticks a box on a form, confirming they would like to be permanently excluded from being lost
- you contact the member about another matter and choose to discuss permanent exclusion and the member indicates their choice to remain a member.

We expect you to revisit your permanent exclusion of members from being considered lost after a reasonable amount of time. When considering what a reasonable amount of time is you should consider your member's individual circumstances and decide whether your action is appropriate.

Lost and uncontactable examples

When considering these examples, you should exercise reasonable effort to contact your member if they become lost for any reason. It's

in the member's best interest to be aware of their account and for you to receive an indication of engagement which will ensure the member isn't lost.

Example 1: no contact or activity

You receive returned unclaimed mail (email or postal) for a member. You have not received a contribution or rollover within the last 12 months of their membership.

You believe, on reasonable grounds, that the member can no longer be contacted at any address known to you (email or postal). The member has not contacted you or engaged with you regarding their membership.

The member has not accessed their account via any electronic facility within the last 12 months.

The permanent exclusion criteria don't apply. This member is lost and uncontactable.

Example 2: address verified

You've received returned unclaimed mail (email or postal) for a member who hasn't contributed or rolled over within the last 12 months of membership. You believe that the member can no longer be contacted at any known address (email or postal). They haven't made contact or engaged with you regarding their membership.

The member hasn't accessed their account via any electronic facility within in the last 12 months.

After receiving the returned mail, you made contact with the member or their authorised representative and confirmed their (new or existing) email or postal address.

The permanent exclusion criteria does not apply.

This member is not lost.

The member's address has been verified in the past 2 years.

Example 3: one account updated

The member has 2 accounts with you.

The account balances are substantial, and the member has been assigned a key client officer to support their membership.

The permanent exclusion criteria does not apply.

You've received returned unclaimed mail (email or postal) relating to the member for whom you've not received a contribution or rollover within the last 12 months of membership.

The member hasn't contacted you, and they haven't accessed their account via any electronic facility within the last 12 months.

On your records, one account has been updated with the member's most recent address, while their second account contains the member's old address from which mail was returned unclaimed.

The member is not lost.

The legislation refers to membership, and not each account.

Example 4: no SMS contact

You've not received a contribution or rollover for the member within the last 12 months of their membership.

You've attempted to send communications to their last known address (email or postal) but have been unsuccessful.

The permanent exclusion criteria does not apply.

They haven't engaged with you regarding their membership within the last 12 months.

You launch an SMS campaign asking members to reply 'Y' if their address is incorrect. This is an 'opt in' request (that is, 'if we don't hear from you, we'll assume your address is current'). The member doesn't respond.

The member is lost.

The member hasn't verified their address, as the absence of a response can't be used for address verification.

For more information, see [Lost and inactive](#) and [Reasonable effort to contact the member](#).

QC 82667

Lost and inactive

Dealing with lost and inactive super fund members.

Last updated 2 December 2025

Inactive member test

A member is lost and inactive under sub regulation 1.03(1)(b) of the SISR or sub regulation 1.06(1)(b) of the RSAR when:

- they joined more than 2 years ago
- they joined as a [standard employer-sponsored member](#) (applies to funds only, not RSAs)
- you receive [no contributions or rollover amounts](#) for that person within the past 5 years.

Example 1: positive act

An individual has met the permanent exclusion test by way of a ['positive act'](#). However, they haven't:

- made any contributions or rollovers to their account
- demonstrated any indication of engagement.

We expect you to revisit your permanent exclusion of this member from being considered lost after a reasonable amount of time.

When determining what a reasonable amount of time is, you should consider your member's individual circumstances and decide whether your action is appropriate.

Employer-sponsored arrangements

An employer-sponsor is an employer who contributes, or would contribute, to a fund for either:

- the benefit of a member of the fund who is an employee or an associate of the employer
- the benefit of dependants of the member in the event of the member's death, in accordance with an arrangement between the employer and the trustee of the fund.

A standard employer-sponsored member is a member of a regulated super fund for whom an employer-sponsor contributes, or would contribute, wholly or partly according to an arrangement between the employer-sponsor and the trustee of the fund.

No contribution or rollover in 5 years

You must determine if you've received a contribution or rollover for the member or account holder within the last 5 years from the date you reported the member as a lost member.

The reference to the non-receipt of a contribution or rollover in the past 5 years applies to the membership with you and not to an individual account.

Example 2: additional accounts

John joined ABC Fund and opened an account as a standard employer-sponsored member in 1990. Over the subsequent years, he opened additional accounts with the same fund on a

public offer member basis. In the last 5 years, the only contributions made have been to one of these additional accounts.

Although the employer-sponsored account alone would meet the 5-year inactivity test, John isn't considered a lost and inactive member under the inactive member test. This is because he has contributed in the last 5 years in relation to an account with that provider.

Inactive members and permanent exclusion

There are 2 tests you should apply when considering if a member should be permanently excluded from being lost. For inactive member accounts, these tests are:

- the [positive act exclusion test](#)
- a [request from a member to remain in the fund or RSA indefinitely](#).

The positive act exclusion test

The positive act exclusion test can only apply in relation to members who have satisfied the inactive member test – that is, they originally joined as standard employer-sponsored members.

To determine whether the positive act exclusion applies, the inactive member test is read in conjunction with the exclusion. Generally, if there has been any positive activity by the member in relation to their membership with you, then the member won't be considered lost.

The example of 'positive act' given in the legislation is 'deferring a benefit'. This can also apply when a third party (i.e. a financial advisor or agent) authorised to act on the member's behalf is involved. For example, the third party may tell you of the member's wish to amend their investment strategy.


Positive activity may include member activity such as:

- deferring a benefit in the fund
- electing to rollover all or part of their benefit from their original policy to another product (and it's not an automatic transfer)

- initiating a transaction (for example, a switch)
- changing their contact details
- initiating a change to their account (such as nominating a beneficiary)
- making an enquiry (such as an account balance query, performance of their account) or complaint
- responding to a communication issued by you
- accessing your secure website to view or obtain information about their account.

This activity indicates the member is aware of where their money is and is engaged with their account. Therefore, you should exclude the member from being lost.

The legislation doesn't outline for how long a positive act should be effective before you check in with your member again. When considering what a reasonable amount of time is you should consider your member's individual circumstances and decide whether your action is appropriate.

A positive act doesn't include a failure to act, which may arise where the super provider writes to the member asking them to respond if they don't want the provider to do something. For more information, see [Westpac Banking Corporation v Commissioner of Taxation](#)  (1996) 70 FCR 52; [1996] FCA1834; 96 ATC 5021; 34 ATR 143.

Contact by the member indicating they want to remain in the fund or RSA indefinitely

This second permanent exclusion test also applies to uncontactable members.

Lost and inactive examples

When considering these examples, remember that the best outcome is for the member to be made aware of their account. Therefore, you should make reasonable efforts to contact them.

Example 3: no contributions for the past 5 years

The member has been a member for over 2 years.

You haven't received contributions for the past 5 years.

The member is not a standard employer-sponsored member.

Because the member isn't an employer-sponsored member, the inactive test doesn't apply to the member. Therefore, the member isn't lost and inactive.

Example 4: The member's address hasn't been verified in the past 2 years

The member has been a member for over 2 years. You haven't received contributions for the past 5 years.

The member is a standard employer-sponsored member.

You haven't verified the member's address in the past 2 years.

The permanent exclusion criteria don't apply.

All lost inactive member tests have been satisfied, therefore the member is lost inactive.

Example 5: standard employer-sponsored member

The member has been a member for over 2 years. You haven't received contributions or rollovers for the member in the past 5 years.

The member is a standard employer-sponsored member.

You verified the address in the past 2 years.

The permanent exclusion criteria don't apply.

The member's address has been verified in the last 2 years and you have no reason to believe the address is now incorrect. Therefore, the member isn't lost inactive.

Example 6: travelling overseas

The member has been a member for over 2 years.

You haven't received contributions or rollovers for the member in the past 5 years.

The member is a standard employer-sponsored member.

The member has contacted you and informed you that:

- they would be travelling overseas for 5 years
- they wish to remain a member of the fund during this time.

The 'permanent exclusion' criteria applies. However, considering the individual's circumstances, you should review this situation in 5 years.

Example 7: Super money is rolled over

A person starts a new job with employer ABC. The person is enrolled by his employer in fund XYZ as a standard employer-sponsored member.

Two years later, fund XYZ winds up.

Rather than go into the successor fund, the member decides to use an existing account he had previously opened with the ABC Public Offer Fund as a public offer member.

The member rolls his super money from fund XYZ into his ABC Public Offer Fund account.

The member didn't join the ABC Public Offer Fund as a standard employer-sponsored member, so the inactive test doesn't apply to the member. Therefore, the member can never become lost inactive.

Example 8: left employer

The member joined the industry sub-plan of XYZ Fund as a standard employer-sponsored member. The member subsequently left the employer.

Under the sub-plan rules, because the member has left the employer he can no longer remain in the sub-plan.

After considering his options, the member transfers his super into the public offer plan of XYZ fund.

Even though he is now in the public offer section of the fund (and is considered to be a public offer member), his membership first began with XYZ Fund through a standard employer-sponsored arrangement.

The lost inactive criteria will apply for this member. The member could become lost inactive if a contribution or rollover isn't made for a 5-year period.

For more information, see [Reasonable effort to contact the member](#).

QC 82668

Reasonable effort to contact the member

How to exercise reasonable effort to contact your member if they become lost.

Reasonable attempts to contact

You should make reasonable attempts to contact your member if they become lost.

Follow-up action to locate members might include:

- checking your own database to see if the member has other accounts with more current information
- contacting an employer who was contributing to the account
- engaging an organisation, like Australia Post, to undertake database searches to locate the member.

Factors to consider when determining what action and effort is reasonable may include:

- the information you have in relation to the member
- the activity patterns on the member's account
- the type of super account – for example, employer-sponsored membership or individual membership
- the type of employment the member is engaged in – for example, transient employment, long-term with the same employer, working within a particular industry
- the account balance
- the costs of the different methods in attempting to contact the member.

Transfer of lost member

A member of a fund is still taken to be a lost member at a particular time if either:

- the member joined the fund from another fund or an Exempt Public Sector Super scheme as a lost member
- the member joined the fund from the RSA provider as a lost RSA holder.

unless

- the super provider has verified the member's address is correct within the last 2 years and has no reason to believe that the address is now incorrect
- the member is permanently excluded from being a lost member.

For more information, see [Reporting account changes](#).

QC 82669

Reporting account changes

Whenever there is a change to the 'lost' status of the individual this must be reported to us via the MAAS.

Last updated 2 December 2025

Reporting changes to lost status

Whenever there's a change to the 'lost' status of the individual this must be reported to us via the MAAS. The following situations would indicate that you're required to submit a MAAS update:

- Contact with the provider has been re-established and the member has retained their benefit in the provider. You must update the Lost status account attribute to 'not lost'.
- A contribution or rollover has been received for a member previously considered lost. You must update the Lost status account attribute to 'not lost'.
- The member has re-established contact with you and elected to cash their benefit in because it was under \$200 or another condition of release was met. You must update the Account Phase and Account Status to 'closed'.
- Contact with you has been re-established and the member has transferred their benefit to another provider. You must update the Account Phase and Account Status to 'closed'.

- The member has been transferred to a successor fund as a lost member. You must update the Account Phase and Account Status to 'closed'.
- The member's account has become unclaimed super money and was paid to the ATO or to a state or territory authority. You must update the Account Phase and Account Status to 'closed'.

Lost member accounts for USM

You must update the Account status and Account phase to 'closed' if you've reported and paid the account to us as a USM lost member account for the same period.

Undertaking your USM reporting helps you to identify which members' accounts you've reported and paid to us and will enable you to update the account to closed.

This ensures the members accounts are displayed accurately and not displayed as both 'lost' and 'ATO-held monies' in our Online services for individuals.

How intra-fund transfers (IFTs) and successor fund transfers (SFTs) impact lost member accounts

An intra-fund transfer does not result in the fund receiving an amount in respect of the member. Therefore, when considering whether an amount has been received for the member within the last 2 years and whether there has been contact in the last 5 years, those time periods will not be interrupted by the intra-fund transfer. That is, an intra-fund transfer does not reset the clock on the test conditions for lost members.

If a lost member's super benefit is transferred to a successor fund, the member's 'lost' status moves from the transferring fund to the receiving fund. The successor fund must open the new account with the Lost status member account attribute as 'lost'.

Money held for a lost member remains with the successor fund, unless it meets the definition of a lost member account at the end of an unclaimed money day. In these cases, it is paid to us as USM.

Provision of member information

We may provide member information to you through various channels. The main method will be through the MAAS using 2 interactions:

- The maintain member account interaction is used to report a member account as 'lost uncontactable' or 'lost inactive' and receive member details in our response. Reporting must be done using the MAAS form.
- The Provision of details (POD) service is an optional interaction that allows you and your administrator to request member information we hold. or members at risk of becoming lost in accordance with the regulations), where you require updated member/account information, you may choose to use this service. How you are able to use the information will depend on whether the member is currently considered lost according to the regulations or whether the super provider considers the member at risk of becoming lost.

For more information, see [Provision of member information protocol](#).

QC 82670

Questions about the lost members register protocol

Answers to frequently asked questions about the Lost members register protocol

Last updated 2 December 2025

Correcting reporting mistakes

You're required to report the details of members you consider to be lost via the MAAS. You will have met your lost reporting obligations once you receive a technical receipt.

If you receive an error, you have 30 days to remediate the error.

If you've made a mistake in reporting the lost status of a member, you have 30 days from when you identify the mistake to correct your reporting.

For more information, see [Member account transaction and attribute service reporting](#).

How legislation applies under a shared overarching provider

The lost member tests must be applied at the member level, even when a provider manages multiple products under one structure, such as a public offer and an employer sub-plan product.

Example 1: one active account

ABC Superannuation is the overall super provider, and under it sits ABC Master Trust Fund and ABC Longevity Fund. Mr Smith is a member with an active account with ABC Master Trust and an inactive account with ABC Longevity Fund.

When determining whether Mr Smith is a lost member, you should examine Mr Smith's membership with the overarching super provider, ABC Superannuation. As one of his accounts is active, he isn't a lost member.

Note: In situations like this, you must ensure the member is made aware of their inactive account. You must either:

- offer them the opportunity to consolidate the accounts, where possible and desired by the member
- receive an indication from the member they would like the account to be permanently excluded from being considered lost.

What happens when my member turns 65?

If your member has reached eligibility age, and you haven't received any contributions within the last 2 years or contact from them in 5 years, you should make reasonable attempts to contact them.

If the reasonable attempts to contact are unsuccessful, you're required to assess the member under the [Unclaimed super money protocol](#).

Example 2: one instance of returned mail for a member

You've received one instance of returned mail for a member. The member hasn't received any contributions for 2 years.

Your systems show the member last logged into their online account 2 years ago. You identify the member has reached 65 years old.

You send a request to us for information in relation to the member as you're concerned the member is at risk of becoming lost.

You assess the member and determine they've not met the 'USM – general' provisions as you've had contact with the member within the last 5 years.

As the address returned by us matches that held on your systems you believe the instance of returned mail may suggest the member can no longer be contacted at that address.

You make reasonable attempts to contact the member using the data returned from us. You successfully contact the member on the telephone number provided and verify their address. The member isn't lost. The member's address has been verified in the past 2 years.

The member is not 'USM – general' because although the member has reached 65 years, all other conditions haven't been met.

QC 82671

Our commitment to you

We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

If you follow our information and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we will take that into account when determining what action, if any, we should take.

Some of the information on this website applies to a specific financial year. This is clearly marked. Make sure you have the information for the right year before making decisions based on that information.

If you feel that our information does not fully cover your circumstances, or you are unsure how it applies to you, contact us or seek professional advice.

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