Print whole section

Aboriginal and Torres Strait Islander peoples

We're committed to supporting Aboriginal and Torres Strait Islander peoples and want to help create a better future.

Last updated 14 September 2026

Australian Taxation Office Indigenous artwork.

The ATO respectfully acknowledges the Traditional Owners and Custodians of Country throughout Australia and their continuing connection to land, waters and community. We pay our respect to them and their cultures, and Elders past, present and future.

At the ATO, we're committed to supporting Aboriginal and Torres Strait Islander peoples and want to help create a better future. You can read about what we're doing in our Reconciliation Action Plan.

We want to improve economic inclusion and equity for Aboriginal and Torres Strait Islander peoples, businesses and not-for-profit organisations. To do this, we have tailored information, guidance and support available.

If you'd like to speak to us, phone the ATO Indigenous Helpline. You can also get free help from our trained volunteers at tax time if your income is around $70,000 or less.

We provide opportunities for Aboriginal and Torres Strait Islander peoples to get a job in the ATO or do business with us. Find out more at Careers for Aboriginal and Torres Strait Islander peoples and Supplier diversity.

Indigenous Helpline and free tax help

If you need support managing your tax and super, we have a dedicated Indigenous Helpline and free help during tax time.

Aboriginal and Torres Strait Islander peoples and individual tax

Learn about paying tax, applying for a TFN, lodging a tax return, receiving income and claiming deductions.

Tax for businesses

Are you starting or running a business? We want to help you get your tax and super right.

Not-for-profit organisations

Overview of NFP types and available tax concessions.

Reach Out - Indigenous business support program

Support for Indigenous small businesses to help them meet their tax and superannuation obligations.

Super for individuals

Learn how super works, how to find and manage your super, and when and how you can access it.

Super for employers

Explains superannuation (or super) - money you put into a super

Doing business with us

We support Aboriginal and Torres Strait Islander businesses by providing real opportunities to do business with us.

Information in Aboriginal and Torres Strait Islander languages

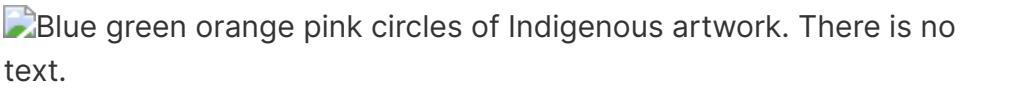
Information about tax and superannuation in Aboriginal and Torres Strait Islander languages.

QC 34344

Indigenous Helpline and free tax help

If you need support managing your tax and super, we have a dedicated Indigenous Helpline and free help during tax time.

Last updated 1 October 2026


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Indigenous Helpline

The ATO Indigenous Helpline is for Aboriginal and Torres Strait Islander peoples. Our staff on the Indigenous helpline may not be Indigenous themselves, but they specialise in helping Aboriginal and Torres Strait Islander peoples. They can help you with things like getting a TFN, lodging your tax return, or finding your super.

You can phone the Indigenous helpline on **13 10 30** between 8:00 am and 6:00 pm, Monday to Friday (except public holidays).

You should have your TFN or Australian business number (ABN) ready when you call. When you speak to a customer service representative, they may ask you a series of questions to help identify you. This helps protect your personal tax records.

Engage with us

When you phone us we may ask for your tax file number (TFN). You don't have to tell us, but it's easier to help you if you do. If you don't have a TFN, we can help you get one.

You can choose someone to phone us and act on your behalf for your tax and super. We call this person an authorised contact. Find out how you can give permission for someone to speak to us on your behalf at Update your authorised contacts.

If you're helping a friend, family member or a kinship carer with their tax or super, they must be with you when you phone unless we already have you on record as their authorised contact.

You can add, change, or remove authorised contacts by:

- using ATO Online services
- phoning us on the Indigenous Helpline
- completing and posting a Change of details for individuals form.

Other phone services

If you're running a business or not-for-profit organisation, need help managing a debt, or you have questions about super, you can contact us to speak to a customer service representative.

If you are d/Deaf, hard of hearing or have a speech/communication difficulty you can contact us through the National Relay Service (NRS), as follows:

- Contact the NRS through your preferred NRS call channel, detailed in NRS call numbers and links between 8:00 am to 6:00 pm Monday to Friday.
- Provide the NRS with the ATO phone number you want to call.

If you would like to speak to us in a language other than English, information about Indigenous interpreters is available on the

National Indigenous Australians Agency website.

Order forms and publications

The ATO has tailored products for Aboriginal and Torres Strait Islander peoples. To order forms and publications, you can:

- phone the Indigenous Helpline on **13 10 30**
- order publications online (search 'Indigenous')
- phone our self-help publications ordering service on **1300 720 092** if you know the full title or NAT number of the publication.

Free tax help

Each year during tax time you can get free help lodging your tax return through the following services:

- Tax Help program
- National Tax Clinic program
- Online education sessions
- Self-service at Services Australia.

Tax Help program

Our Tax Help program is for people on incomes around $70,000 or less a year. From July to October each year, trained volunteers help people lodge their tax returns online. The volunteers can also help with:

- creating a myGov account
- correcting or amending your previous tax returns
- lodging tax returns from prior years.

The ATO has Tax Help centres located across Australia, with some centres providing specialised support to Aboriginal and Torres Strait Islander communities. Volunteers can also help you online or by phone if you live in a rural or remote location.

Our eligibility information and Tax Help posters are available in 14 Indigenous languages. You can access these from our:

- Information in other languages page

- Publication ordering service – you can download them or request a copy by email.

Find out more at Tax Help program or phone the Indigenous Helpline for your nearest Tax Help centre.

National Tax Clinic program

If you are not eligible for Tax Help, you may be able to access free advice and support through the National Tax Clinic program. The program is a government-funded initiative to help people who may not be able to afford professional advice and representation with their tax affairs.

Online education sessions

We also have teams available to provide free tax and super education sessions to Aboriginal and Torres Strait Islander communities. Sometimes, we can also attend community events. To book a session or invite us to your community expo, email CommunityEducation@ato.gov.au.

Self-service at Services Australia

You can visit a Services Australia service centre to use the self-service facilities to access ATO online services via myGov.

You can also contact us by phone at the service centres.

Support in difficult times

We have support available for people who have experienced a natural disaster, personal crisis, or financial struggles. We understand that during difficult times, managing your tax and super isn't your top priority.

If you're having trouble, you can call us to let us know, and we can find a support option that helps you. This might include:

- giving you extra time to lodge or pay
- processing your tax return quickly
- setting up a payment plan.

Find out more information at Tax support for when you need it most.

Natural disaster support

If you've been impacted by a natural disaster or extreme weather, such as a bushfire, cyclone, drought, flood or storm, we can help you manage your tax and super.

We usually stop sending letters to people in impacted areas and, once the disaster is over, we can help you get back on track. We can help you:

- replace tax records that you may need to claim deductions or government payments
- cancel penalties or interest applied to your tax during the natural disaster
- set up a payment plan.

Find out more at Natural disaster support.

Personal crisis and hardship support

If you have experienced mental health struggles, family or domestic violence, serious financial hardship, or a death to someone close to you, we have options to help you. You can call the Indigenous Helpline on **13 10 30** to explain what has happened. We can help you figure out the next steps and give you information for other support services.

If you can't afford basic necessities for yourself or your family, we call that financial hardship. Necessities are things like food, shelter, clothing, medical treatment, and education. If you're in this situation, we can help by processing your tax return quickly or cancelling some or all or your tax debt. If you need to claim financial hardship, we may ask you to provide proof. For more information, see:

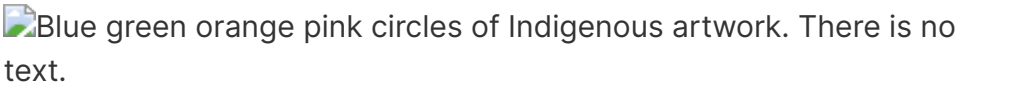
- Tax support for when you need it most
- Evidence of financial hardship.

QC 39573

Aboriginal and Torres Strait Islander peoples and individual tax

Learn about paying tax, applying for a TFN, lodging a tax return, receiving income and claiming deductions.

Last updated 4 September 2026


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Paying tax

We (the ATO) collect money on behalf of the government. This is known as paying tax. The taxes we collect pay for services the government provides, such as:

- hospitals
- education
- roads
- railways.

The amount of tax you pay depends on how much money you earn and if you have a tax file number (TFN).

Your tax file number

A TFN is your personal reference number in the tax and superannuation systems. Getting a TFN is free.

If you don’t have a TFN, you may be paying too much tax.

How you apply for a TFN will depend on your circumstances. The fastest way to apply for a TFN is online.

If you can’t apply for a TFN online or through other channels because you don’t have enough identity documents, you can apply for a TFN using the paper form for Aboriginal and Torres Strait Islander people. Identity documents include a full birth certificate, passport, or drivers licence.

Your tax return

When you're receiving income, you need to lodge a tax return each year. Most people need to lodge a tax return by **31 October**.

A family member or someone you know can help you with your tax return. They can't charge you a fee – only registered tax agents can charge for preparing tax returns. You must sign the tax return yourself as you are responsible for the information in it.

If you're unsure if you need to lodge a tax return or if you're having issues lodging your tax return, get help free from our Tax Help volunteers. You can also phone the Indigenous helpline.

Receiving income

You need to include all of the income you received during the income year when you complete your tax return. This may include income from:

- employment
- investments
- government payments and grants
- other sources.

Amounts you don’t include in your tax return

There are some amounts you don't need to include as income in your tax return. Aboriginal and Torres Strait Islander people and Indigenous holding entities **don't** need to pay income tax or capital gains tax on native title payments or benefits.

Claiming deductions

When you do your tax return, you can claim deductions for some expenses. For example, you may be able to claim a deduction that directly relates to expenses you incur to do your job.

You need to keep records (such as receipts) for your expenses. You can use the ATO app's myDeductions tool to keep track of your records all in one place.

Offsets and rebates

You may be eligible for some tax offsets and rebates. Tax offsets and rebates reduce the amount of tax you need to pay.

If you live in a specified remote area or isolated area of Australia, you may be eligible for the zone tax offset.

If you use fuel (such as diesel or petrol) to generate electricity for your home, you may also be able to claim fuel tax credits. You need to register for fuel tax credits before you can claim.

Receiving native title benefits

Native title benefits are paid to recognise the rights and interests of Aboriginal and Torres Strait Islander peoples.

QC 39590

Receiving native title benefits

Native title benefits are paid to recognise the rights and interests of Aboriginal and Torres Strait Islander peoples.

Last updated 4 September 2026

What are native title benefits

Native title benefits are paid to recognise the rights and interests Aboriginal and Torres Strait Islander peoples have with their land and waters. These rights and interests come from their traditional laws and customs, under Australian law.

Tax and native title benefits

On 28 June 2013, Parliament passed laws that affect you if you are an Aboriginal or Torres Strait Islander person or an Indigenous holding entity and you receive a native title benefit. This law says certain payments or non-cash benefits you receive in relation to your native title rights are not subject to tax, including capital gains tax. These laws apply retrospectively to cover native title benefits received from 1 July 2008.

These changes mean that:

- Native title benefits are now tax free as they are considered non-assessable non-exempt (NANE). You will need to pay tax on any income earned from investing those benefits
- any capital gains or losses made from transferring native title rights to an Indigenous holding entity or Indigenous person are disregarded
- any capital gains or losses made from surrendering or cancelling native title rights are disregarded.

Example 1: individual receiving a native title benefit

Mae is an Aboriginal woman who lives in Western Australia. Every year, she receives a $100,000 native title benefit from a mining company. The mining company uses the land to mine for iron ore.

Mae is not taxed on this $100,000 because it is a native title benefit, which is NANE income and is not taxable.

Example 2: individual receiving an assessable native title benefit

ABC Enterprises Trust is paid a native title benefit of $500,000. This payment is part of the income of the trust. The trust is not an Indigenous holding entity because its beneficiaries are not limited to Aboriginal and Torres Strait Islander peoples.

The trustee provides non-cash benefits including training and education to David, who is an Indigenous beneficiary of the trust. The non-cash benefit the trust provides for David is not NANE, which means it is assessable income for David. As a result, the benefit David has received is subject to tax.

Example 3: native title benefits and interest income

ABC Enterprises Trust (ABC) and 123 Trust (123) are both Indigenous holding entities. 123 is a beneficiary of ABC.

In August 2024, ABC receives a native title benefit of $1 million from a mining company and decides to invest this money.

The investment earns $50,000 in interest in the 2025 income year. The trustee of ABC distributes $540,000 of its income to 123 on 30 June 2025. This amount is made up of:

- $500,000 from the native title benefit
- $40,000 of the interest from the investment.

The remaining $10,000 interest and the balance of the native title benefit are retained by ABC. In its 2024–25 trust return, ABC included all the $50,000 interest received as part of its assessable income. However, it excluded the native title benefit received from its assessable income, as it is NANE.

ABC also completed the Statement of distribution item for its trust tax return reflecting the distribution of interest income to 123.

ABC is not liable for tax on that $40,000 interest distributed to 123. In effect, ABC will only pay tax on the $10,000 interest income it did not distribute. 123 must include the $40,000 interest received as a beneficiary of the trust as assessable income in their 2024–25 tax return.

The $500,000 123 received as a native title benefit from ABC is NANE income, which is not taxable.

More information

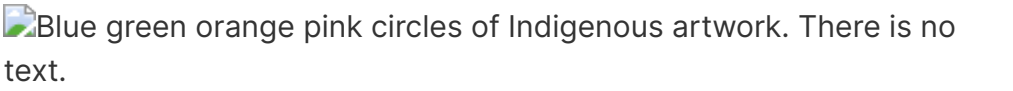
If you are receiving native title benefits and have any questions on how it can affect your tax obligations, phone our Indigenous helpline.

QC 39678

Tax for businesses

Are you starting or running a business? We want to help you get your tax and super right.

Last updated 15 April 2025


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Learn about different business structures, the most common taxes and how to register for them, and how to get help. There are some deductions and tax concessions you may be able to claim.

If you have people working for you in your business, there are other things you need to know about tax and super.

Related page

- Super for employers

Your business structure

Different business structures have different tax responsibilities, so it's important to choose the right one for you.

Do you have employees?

If your business has employees you need to know about TFN declarations, PAYG withholding, FBT, superannuation and more.

Registering for GST and other taxes

You may need to register for GST and other taxes such as PAYG withholding, fuel tax credits and fringe benefits tax.

Your business income and taxes

Find out what you need to do to report to us when you run a business.

Claiming deductions and concessions

You may be eligible to claim a tax deduction for business expenses or small business tax concessions.

Keeping business records

Keeping good business records makes good business sense. You must keep all your business records for 5 years.

Getting help

Whether you're running a business or just getting started, there are a lot of ways we can help with your tax and super.

Online reporting tools

You can save time and do most of your business reporting and transactions using our online services.

Registering your business

You need to get an Australian business number. You may also need to get a tax file number and register for other taxes.

QC 39600

Your business structure

Different business structures have different tax responsibilities, so it's important to choose the right one for you.

Last updated 30 June 2026

Choosing a business structure

When you start a business, you need to choose a business structure. The business structure you choose will determine:

- who owns and operates the business
- your tax and registration requirements
- your legal liabilities and obligations.

There are 4 main ways businesses are set up in Australia:

- Sole trader
- Partnership
- Company
- Trust.

Each business structure has different tax responsibilities.

If you're unsure which business structure to choose, talk to your registered tax agent, or trusted business or legal adviser.

You can change your business structure later, but there may be costs, tax implications and other obligations you need to meet.

Information about other business structures, including Indigenous corporations, is available on business.gov.au.

Sole trader

A sole trader is the simplest and cheapest business structure to set up. As a sole trader you are the owner and operator of your business and are legally responsible for your business. This includes any debts or losses the business incurs.

A sole trader business is set up under your own tax file number (TFN). All business income is reported in your individual tax return.

As a sole trader you can hire employees, but you can’t employ yourself. If you hire employees, you will need to pay their tax and superannuation (super). You don't have to pay super guarantee for yourself but you can choose to make personal super contributions to save for your retirement.

You will be able to claim a deduction for salary, wages, and allowances you pay your employees, as they are a business expense. You can't claim a deduction for money or assets you take from the business that you use for a private or personal reason.

You will need to make sure you understand and meet the key tax obligations of a sole trader.

Partnership

A partnership is where 2 or more (up to 20) entities run a business together and share income or losses from the business. A written agreement between partners is useful for setting up how:

- the business is managed, including the responsibilities of partners
- income and losses are shared between partners.

If there is no written agreement, income and losses are equally distributed between partners.

A partnership has its own TFN, and business income is reported using a partnership tax return.

Partners are not employees of the business, and they will need to pay their own super. However, the partnership is required to pay super for its employees.

You will need to make sure you understand and meet the key tax obligations of a partnership.

Company

A company is a separate legal entity which is owned by shareholders and operated by directors. A company's income and assets belong to it, not its shareholders. There may be tax consequences if you are using your company's money and assets for private purposes.

Companies have their own TFN and will pay tax according to the company tax rate. Business income is reported through an annual

company tax return.

Members of a company have limited liability, which means they are generally not considered personally responsible for a company's debts or liabilities. However, company directors can be liable for their actions and, in some cases, certain tax and superannuation debts of the company under the director penalties rules.

You will need to make sure you understand and meet the key tax obligations of a company.

If you plan to run your business through a company, you need to:

- register your company
- get an Australian company number (ACN).

You do this with the Australian Securities & Investment Commission (ASIC) when you start your company. You need to get your ACN before you can get your ABN and tax registrations.

For more information, see Register a company on the ASIC website.

Aboriginal and Torres Strait Islander corporations are regulated by the *Corporations (Aboriginal and Torres Strait Islander) Act 2006* (CATSI Act). The Office of the Registrar of Indigenous Corporations (ORIC) regulates companies registered under the CATSI Act. They can provide advice and support on setting up your company. Find out more at Office of the Registrar of Indigenous Corporations.

Trust

A trust is a structure where a trustee (which can be a person or a business) holds and manages property or assets for beneficiaries. If a trust is set up to run a business, it will normally have a trust deed that, among other things, sets out the powers of the trustees and the interests of the beneficiaries in the trust.

A trust has its own TFN, and income is reported in an annual trust tax return. The trustee lodges the trust tax return but may not be the one paying tax. Generally, beneficiaries will pay tax on the trust income that goes to them. However, the trustee is responsible for paying tax on any undistributed income.

You will need to make sure you understand and meet the key tax obligations of a trust.

It can be complicated to make changes to a trust once it is set up. See more information about trusts.

Aboriginal and Torres Strait Islander corporations

If you plan to run your business as an Aboriginal and Torres Strait Islander corporation, you need to register your corporation with the Office of the Registrar for Indigenous Corporations (ORIC). For more information, see Incorporation benefits and options on the ORIC website.

QC 39603

Do you have employees?

If your business has employees you need to know about TFN declarations, PAYG withholding, FBT, superannuation and more.

Last updated 27 June 2026

There are some extra things you need to do if your business has employees (even if they are family).

TFN declaration

On the first day a worker starts working for you, you should ask them to complete a Tax file number declaration (NAT 3092). They don't have to tell you their TFN, but if they don't, you will have to take tax from their pay at the highest rate.

To get TFN declaration forms phone the Indigenous Helpline on **13 10 30** or the Publications ordering service on **1300 720 092**.

PAYG withholding

When you have employees, you must take out the right amount of tax from their pay. This is called pay as you go (PAYG) withholding.

PAYG withholding makes it easier for your employees to pay their tax, because you collect it from them throughout the year.

You must register for PAYG withholding if you pay:

- employees
- company directors and office holders
- people who you employ under a labour hire agreement
- people who you have agreed to withhold PAYG from (for example, some independent contractors)
- a supplier that hasn't given you their Australian business number (ABN).

The amount of tax you should take out from an employee's pay depends on how much they earn and the information on their TFN declaration form.

The Community Development Employment Projects (CDEP) ceased in 2011 but some participants may still be receiving payments under this scheme. If any of your employees are receiving CDEP payments, you may have to withhold tax for them.

Payment summary or income statement

In this section

- If you report through Single Touch Payroll
- If you're not yet reporting through Single Touch Payroll

If you report through Single Touch Payroll

Most employers are required to report their employees' payroll information to us each pay run through Single Touch Payroll (STP) enabled software. If you do this, you don't need to provide your employees with a payment summary for the information you report.

Your employees will be able to obtain their income statement (formerly a payment summary) through ATO online, which is accessed through myGov. If your employees use a tax agent, their agent will also have access to their income statement information.

You'll need to finalise your employees' information through your STP-enabled software by **14 July each year.**

You won't need to lodge a PAYG withholding payment summary annual report to us for the information you've finalised through STP.

If you're not yet reporting through Single Touch Payroll

If you're not reporting through Single Touch Payroll (for example, you're exempt or you have a deferral), you need to give each of your employees a PAYG payment summary at tax time. This shows how much income they earned and how much tax you took out of their pay for the financial year (1 July to 30 June). You need to do this by **14 July**.

You also need to lodge a PAYG payment summary statement (NAT 3447) with us by **14 August**.

Paying super for your employees

As an employer, you must pay superannuation (super) contributions for eligible employees. This is known as super guarantee.

If you're an employer who is reporting through STP, you will be reporting qualifying earnings and super liability information through STP. Super funds will also be reporting to us. They'll let us know when you make the payment to your employees' chosen fund, stapled super fund or default fund. This is an important step toward making sure employees are paid their correct entitlements.

Your employee can nominate a super fund of their choice by completing the Superannuation (super) standard choice form.

If your employee doesn't choose a super fund, you pay super contributions to their stapled super fund.

You can request your employee's stapled super fund details from us via ATO online services.

- For new employees, you can make a request once they have accepted your offer of employment (you must still provide them with a super standard choice form).
- If the employee started with you before 1 November 2021, you're not required to pay their super into a stapled super fund. You can pay to your employer default fund.

Fringe benefits tax

A fringe benefit is a 'payment' to an employee, but in a different form to salary or wages. Examples of fringe benefits can include:

- allowing an employee to use a work car for private purposes, such as driving to and from work
- paying an employee's gym membership
- providing entertainment such as free tickets to concerts.

If you provide fringe benefits to your employees (or your employees' associates such as their family members) you may need to pay fringe benefits tax (FBT). Employers can generally claim an income tax deduction for the cost of providing fringe benefits and for the FBT they pay.

Hiring contractors

You can hire contractors as well as employees. Both are legitimate as long as the conditions of the working contract match the worker's classification.

It's important to understand the difference between employees and independent contractors because:

- it changes your obligations for paying and reporting tax, superannuation and other entitlements for your workers
- penalties and charges may apply if you incorrectly classify an employee as a contractor and fail to meet the relevant obligations or entitlements for that worker.

Contractors run their own business and you generally do not need to withhold tax unless you enter into a voluntary withholding agreement.

You must pay super for independent contractors if you pay them mainly for their labour.

If they're registered for goods and services tax (GST), you will need to pay the appropriate GST to them for the services or work they provide to your business.

QC 39607

Registering for GST and other taxes

You may need to register for GST and other taxes such as PAYG withholding, fuel tax credits and fringe benefits tax.

Last updated 3 July 2026

How to register for GST or other taxes

You may need to register for goods and service tax (GST) or other taxes, depending on the type of business you're running.

If you're applying for an Australian business number (ABN), you can register for taxes, such as GST and pay as you go (PAYG) withholding, at the same time (if you need to).

If you need tax help for your business, phone us on **13 28 66** or the Indigenous helpline on **13 10 30** (8:00 am to 6:00 pm Monday to Friday, except public holidays).

Goods and services tax

Goods and services tax (GST) is a broad-based tax of 10% on most goods, services and other items sold or consumed in Australia.

If you're registered for GST, you must include GST in the price of goods and services you sell to your customers. You need to show the GST as a separate amount on your tax invoices.

You then send the 10% GST amounts to us, usually 4 times each year. To do this you lodge a business activity statement (BAS). We will send you a BAS if you're registered for GST.

Register for GST

You need to register for GST if:

- your business or enterprise has a GST turnover of $75,000 or more a year (the GST threshold) – to find out how this is calculated, see Working out your GST turnover

- you start a new business and expect your GST turnover to reach $75,000 or more in the first year of operation
- you're already in business and have reached the GST threshold
- your non-profit organisation has a GST turnover of $150,000 or more a year
- you're a taxi driver or provide limousine or ride-sourcing services (such as Uber, Ola or DiDi) for passengers in exchange for a fare (this applies even if your GST turnover is less than $75,000 a year)
- you want to claim fuel tax credits for your business.

In most cases, registering for GST means you can claim back the GST you pay on goods and services you buy for your business, as long as you have a tax invoice from your supplier.

Registering for GST is optional if your business doesn't fit into the above categories. If you register voluntarily, generally you must stay registered for at least 12 months.

Example 1: Henry's current GST turnover – March plus previous 11 months

Henry is a sole trader who sells exercise and fitness equipment. At the end of March this year, his gross business income for the month is $2,560. Henry needs to work out if this amount plus the previous 11 month's gross business income reaches the GST turnover threshold of $75,000.

Henry adds his gross business income for March and the previous months together. His current GST turnover is $31,170.

Although Henry's current GST turnover is less than $75,000, he must now calculate his projected GST turnover.

Henry continues to calculate his projected gross business income each month and, if he meets the threshold in the future, he will have 21 days to register for GST from that time.

PAYG withholding

If you have employees or independent contractors working for you, you may need to withhold tax from payments you make to them. This is known as pay as you go (PAYG) withholding.

You need to register for PAYG withholding before you withhold the first amount.

For any withheld tax, you must:

- provide the withheld money to us
- report the money to us using Single Touch Payroll (STP)
- provide payment summaries, detailing total payments and withholding, to each of your payees you haven't reported through STP
- lodge an annual report confirming your total withholding you haven't reported and finalised through STP.

Depending on how much you expect to withhold from payments, you will need to report and pay either quarterly, monthly, or within 6 to 8 days of withholding the money.

For more details, see:

- Payments you need to withhold from
- Paying and reporting PAYG withholding amounts to us

Fringe benefits tax

As an employer, you must pay fringe benefits tax (FBT) if you provide fringe benefits to your employees. Some examples of fringe benefits include:

- private use of a work car or mobile phone
- paying for their private health insurance or on-site accommodation
- cheap loans, entertainment or goods.

If you give your employees fringe benefits, you must:

- register for FBT
- lodge a FBT return.

You must send your FBT return to us after the end of the FBT year, which runs from 1 April to 31 March each year.

You can register for FBT through your registered tax agent, by phone through the Business enquiries line, or by lodging a paper form.

Fuel tax credits

If you use fuels as part of your business – for example, for machinery, equipment or heavy vehicles – you may be able to claim fuel tax credits. You can't make a claim for some types of fuels and activities – for example, driving a light vehicle on a public road.

With fuel tax credits, we pay you back the tax you paid for the fuel. To register for fuel tax credits, you also need to be registered for GST.

Find out how to register for fuel tax credits.

QC 39605

Your business income and taxes

Find out what you need to do to report to us when you run a business.

Last updated 30 June 2026

Reporting business income and tax

If you operate a business, you will need to pay income tax on money your business earns. You must lodge a tax return to report your taxable income or loss. The type of tax return form you use depends on your business structure.

If you're registered for other taxes, such as goods and services tax (GST), fuel tax credits or pay as you go (PAYG) withholding, you report these to us on a business activity statement (BAS).

You must keep accurate and complete records of your business income and expenses.

If you need help, phone the Business enquiry line on **13 28 66**, or the Indigenous helpline on **13 10 30** (8:00 am to 6:00 pm Monday to Friday, except public holidays).

Your tax return

Income tax is the tax you pay on any money your business earns. Most money you receive will be assessable for income tax purposes. Each year, you need to lodge a tax return to tell us how much money your business has made and how much tax you've paid. If you've made a profit, you will probably have to pay some tax. It's best to put money aside throughout the year to help pay for your tax.

Find out about the type of income tax return you need to lodge for your business structure.

Claiming business deductions

You may be able to claim business deductions for some expenses, such as buying products or services for your business, or certain capital expenses.

Generally, there are 3 rules for what we accept as valid business deductions:

1. The expense must have been for your business, available as an allowable deduction and not for private use.
2. If the expense is for a mix of business and private use, you can only claim the portion that is used for your business.
3. You must have records to prove it.

You may also be eligible for concessions, offsets or rebates which will reduce the amount of tax you must pay.

For more information, see:

- Income and deductions for business
- Record keeping for business.

Business activity statements

Business activity statements (BAS) are different to tax returns. Businesses use an activity statement to report and pay other taxes such as GST and PAYG withholding.

If you're not registered for GST, we will send you an instalment notice (instead of a BAS) in your first or second year of business.

If you're registered for GST, we will automatically send you a BAS when it's time for you to lodge. If you use ATO online services, you will receive your BAS there. It will be available 21 days before the BAS is due, and we will also email you to let you know it’s there.

You can also choose to receive and lodge your BAS as a paper form in some circumstances. We send most businesses their BAS every 3 months. If you run a very small business, you may only have to do yours once a year.

Even if you have no amounts to report for the period, you must lodge your BAS on time. This is called a 'nil' BAS.

You must lodge your BAS on time even if you are having difficulty paying what is due. If you are finding it hard to lodge and pay on time, you should contact us before the due date. We'll then work with you to find a solution. We may be able to help you set up a payment plan. We also have information on managing payments, such as budgeting for tax and super, making pre-payments, and avoiding tax debts. There are also free programs and resources if you want to build your small business tax and super knowledge or learn how to manage cash flow.

Indigenous artists who live or work in isolated areas

Indigenous artists who work or live in an isolated area, known as Special or Ordinary Zone A geographic regions, are not required to quote an Australian business number (ABN). Find out about these isolated areas in the Australian zone list.

Tax will not be withheld from payments to these artists, even though the artist has not quoted an ABN.

An artist's work, for these purposes, is set out in LI 2026/9 *Taxation Administration (Withholding Variation for Payments to Indigenous Artists who do not Quote an ABN) Legislative Instrument 2026*.

In these circumstances, if you:

- are the Indigenous artist, you don't need to quote an ABN and will not have tax withheld
- run a business and pay an Indigenous artist, you will not require an ABN to be quoted and will not withhold tax.

QC 39606

Claiming deductions and concessions

You may be eligible to claim a tax deduction for business expenses or small business tax concessions.

Last updated 3 July 2026

Claiming for your business

You may be able to claim a tax deduction for some of your business expenses, which means you pay less tax. You may also be eligible for tax concessions, such as the small business income tax offset and capital gains tax (CGT) concessions for Aboriginal and Torres Strait Islander corporations.

If you need help, phone the Business enquiry line on **13 28 66** or the Indigenous helpline on **13 10 30** (8:00 am to 6:00 pm Monday to Friday, except public holidays). You can also speak to a registered tax agent.

Deductions for business expenses

You can claim a business expense as a tax deduction if you have met these 3 conditions – you have:

- already paid (or committed to pay) for it
- bought it for your business
- kept a record of buying it.

If the expense is for a mix of business and private use, you can only claim the portion that is directly related to your business. This means you will need to split the expense into business and personal portions, and you can claim the business portion.

For more information on what you can and can't claim and how to claim, see Business deductions.

Small business tax concessions

You may be able to claim one or more tax concessions for small business, such as:

- Concessions for eligible businesses
- Deductions for prepaid expenses
- Instant asset write-off
- Deductions for professional expenses for start ups
- Small business income tax offset
- Small business CGT concessions

There are different eligibility requirements for each concession.

Capital gains tax (CGT) relief for corporations

A corporation is a company or group of people who act and are legally recognised as being a single entity.

A capital gain is when you sell an asset for more than the original price you paid for it. You normally have to pay tax on your capital gains. See Capital gains tax for more information.

CGT relief is available for Aboriginal and Torres Strait Islander corporations when either:

- 2 or more corporations have united
- a corporation has transferred to the *Corporations (Aboriginal and Torres Strait Islander) Act 2006* (CATSI Act).

CGT roll-over relief means that you don't have to pay CGT on any capital gains which have occurred.

Eligibility

Indigenous corporations and their members, other business entities, shareholders and holders of ownership interests that meet the criteria are eligible for roll-over relief.

If you think you are eligible for roll-over relief and you want to discuss the rules and conditions, phone the Business enquiry line on **13 28 66**.

You can also speak to a registered tax agent.

Part of an Aboriginal and Torres Strait Islander corporation

CGT roll-over relief is now available for an Indigenous corporation that has either:

- transferred its incorporation, or
- wound up and then reincorporated.

Relief will be available where the transfer or reincorporation occurs under either the:

- *Corporations (Aboriginal and Torres Strait Islander) Act 2006* (CATSI Act), or
- *Corporations Act 2001*.

The CATSI Act

The CATSI Act enables Indigenous groups to form corporations and includes special measures to meet the specific needs of Indigenous Australians. It replaces the *Aboriginal Councils and Associations Act 1976* (the ACA Act).

Registration of corporations under the CATSI Act is mostly voluntary. Corporations who must register include 'prescribed bodies corporate' set up under the *Native Title Act 1993*.

You can find out if you must register under the CATSI Act by:

- reading Incorporation options on the Office of the Registrar of Indigenous Corporations (ORIC) website
- phoning ORIC on **1800 622 431**.

QC 39608

Keeping business records

Keeping good business records makes good business sense. You must keep all your business records for 5 years.

Last updated 30 June 2026

Record keeping is an essential part of running your business. It makes good business sense too. Keeping good records helps you:

- know how your business is going
- keep track of your income and expenses
- show banks or lenders how your business is going
- make the best use of your registered tax or BAS agent.

Records you need to keep include:

- receipts and other evidence of all sales and purchases you made for your business
- tax invoices, wage and salary records
- all documents about GST
- records of the purchase, sale and other costs of any business assets, such as land, buildings or office equipment
- all records relating to tax returns, activity statements, fringe benefits tax (FBT) returns, and contributions to employee superannuation.

Business records need to contain enough information for us to understand the basic features or purpose of transactions. The minimum information is generally the:

- date, amount, and description (for example, sale, purchase, wages, rental) and the relevant goods and services tax (GST) information for the transaction
- purpose of transaction
- relationships between parties to the transactions, if relevant.

You must keep your business records for at least 5 years. Our online reporting tools can make record keeping easier.

If you need help, phone the Business enquiries line on **13 28 66** or the Indigenous helpline on **13 10 30** (8:00 am to 6:00 pm Monday to Friday, except public holidays).

For more information, see Record keeping for business.

QC 39609

Getting help

Whether you're running a business or just getting started, there are a lot of ways we can help with your tax and super.

Last updated 15 May 2025

Contact us

If you need help, phone the business enquiries line on **13 28 66** between 8:00am to 6:00pm, Monday to Friday. We can help you get your business taxes sorted.

When you phone, we'll ask you for your ABN and other details.

Other ways to get help

We provide support for businesses in other ways, such as information, calculators, tools and videos on our website, including:

- Small business newsroom
- Supporting your small business
- Online reporting tools.

Using a registered tax or BAS agent

If you want someone to help you with your paperwork and lodging tax documents, you can pay a registered tax agent or business activity statement (BAS agent).

A **tax agent** can help you with your tax and business activity statements.

A **BAS agent** can help you with your business activity statements, but not with other things to do with tax.

When choosing a tax or BAS agent, make sure they're registered. To find out if a tax agent is registered, phone the Tax Practitioners Board on phone **1300 362 829** or visit their website – see Finding and using a tax practitioner.

QC 39642

Online reporting tools

You can save time and do most of your business reporting and transactions using our online services.

Last updated 30 June 2026

Online services for individuals and sole traders

If you're a sole trader, you can prepare, lodge and pay your business activity statements (BAS), manage your tax registrations and update your Australian business number (ABN) details using Online services for individuals and sole traders.

You will need a myGov account linked to the ATO.

Online services for business

You can do most of your business reporting using Online services for business. It's the main tool for businesses to manage their tax and deal with us online.

You can use Online services for business to:

- lodge your BAS
- add or cancel registrations, such as GST and PAYG withholding
- create payment plans
- check your tax account balance
- request transfers and refunds

- update your business registration details
- manage authorised contacts
- send and receive mail through a secure mailbox.

To access Online services for business, you need to have a Digital ID linked to your business in Relationship Authorisation Manager (RAM). Once set up, you will use your Digital ID to log in.

We have an Online services for business user guide which details the transactions and reporting available from the service.

Standard Business Reporting software

Standard Business Reporting (SBR) makes online record-keeping easier.

When you have SBR-enabled business accounting software you can also prepare and lodge reports, forms and statements to us.

Your SBR-enabled software uses a credential that allows you to securely submit information to us. If you use:

- online (cloud) software, you don't need to create a credential as your software provider will do this. If your software provider asks you to notify us, you must do this to ensure you can continue to interact with us securely using your cloud software.
- desktop or locally hosted software, you'll need to create a machine credential using RAM.

For more information, see:

- Using Standard Business Reporting
- How to get SBR-enabled software.

QC 47731

Registering your business

You need to get an Australian business number. You may also need to get a tax file number and register for other

taxes.

Last updated 13 November 2024

When you start a business

When you start a business you need to get an Australian business number (ABN) and a tax file number (TFN).

You may also need to register for:

- goods and services tax (GST)
- pay as you go (PAYG) withholding
- fringe benefits tax (FBT).

These other registrations depend on the type of business you're running, refer to Registering for GST and other taxes.

If you need help, phone us on **13 28 66**.

Getting a TFN

All businesses need a TFN. If you're operating your business as a sole trader, then you can use your personal TFN. For other business structures, you can get a TFN when you apply for an ABN.

Getting an ABN

An ABN is the number your business uses when dealing with other businesses, government and us.

You need an ABN to operate in the GST system and claim GST credits. You must include it on your invoices. If you don't, other businesses will withhold tax at the highest rate from any payments they make to you.

To get an ABN:

- Apply online through the Australian Business Register
- phone us on **13 92 26**
- apply through a registered tax or BAS agent.

When you're applying for an ABN, you can register your business name and taxes like GST and PAYG withholding at the same time (if you need

to).

If your business details change – for example, if you change your address or authorised contact person – you must advise us within 28 days.

Refer to Update your details.

Decide your business structure

If you plan to run your business as an Aboriginal and Torres Strait Islander corporation, you need to register your corporation with the Office of the Registrar for Indigenous Corporations (ORIC).

Visit ORIC Start a corporation.

If you plan to run your business through a company, you need to register your company and get an Australian company number (ACN). You do this with ASIC when you start your company. You need to get your ACN before you can get your ABN and tax registrations.

Visit register a company with ASIC

Getting a director identification number

You need a director identification number (director ID) if you want to become a director or are already a director of:

- an Aboriginal and Torres Strait Islander corporation registered under the Corporations (Aboriginal and Torres Strait Islander) Act 2006 (CATSI Act)
- a company, a registered Australian body or a registered foreign company under the Corporations Act 2001 (Corporations Act).

Getting an online credential

A secure online credential lets you deal with us (and many other government agencies) online. To access our online services such as Online services for business, you'll need to set up your Digital ID and Relationship Authorisation Manager (RAM).

Through Online services for business, you can complete most of your business reporting such as:

- lodge your business activity statements

- check your tax account balance and update your registration details
- add or cancel registrations for GST and PAYG withholding.

Registering your business name

Most businesses need to apply for a registered business name with the Australian Securities & Investments Commission (ASIC).

You don't have to do this if you use your own name as the business name.

To apply for a registered business name you need to have an ABN or be applying for one.

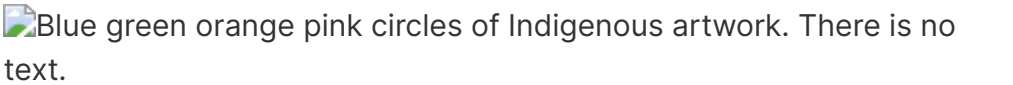
If you already have an ABN, refer to Register a business name with ASIC.

QC 39604

Not-for-profit organisations

Overview of NFP types and available tax concessions.

Last updated 16 September 2026


Blue green orange pink circles of Indigenous artwork. There is no text.

Not-for-profit (NFP) organisations are organisations that provide services to the community and do not operate to make a profit for its members (or shareholders, if applicable). For example, some NFPs could be childcare centres, art centres, neighbourhood associations, medical centres or sports clubs.

All profits must go back into the services the organisation provides and must not be distributed to members, even if the organisation winds up.

The main types of NFP organisations are:

- charities
- NFPs that can self-assess as income tax exempt

- taxable NFPs.

Depending on the type of organisation and how it operates, your NFP may be eligible for tax concessions which include:

- income tax exemption
- deductible gift recipient (DGR) status
- fringe benefits tax (FBT) concessions
- goods and service tax (GST) concessions.

If you need help, we offer a range of resources to get your NFP on the right track, including:

- our dedicated NFP Advice Line on **1300 130 248** or our Indigenous helpline on **13 10 30** (8 am to 6 pm, Monday to Friday, except public holidays).
- Not-for-profit newsroom
- Not-for profit: Getting started
- Important tax matters for Indigenous corporations.

Types of NFP organisations

There are different types of not-for-profit (NFP) organisations. Learn which type applies to your organisation.

Concessions

If you're running an NFP organisation, there may be concessions you can access if you register your organisation.

Paying tax on funding and grants

If you receive a grant or funding to run your Indigenous corporation, you may need to pay goods and services tax (GST).

Receiving gifts

Only certain organisations, including some government agencies, can receive tax-deductible gifts.

Are your workers volunteers, contractors or employees?

It's important to determine if a worker is a volunteer, contractor or employee, as different tax rules apply.

Registering your organisation

Your NFP organisation may need to get an ABN, and may need to register for GST, FBT, PAYG withholding or other taxes.

QC 39610

Types of NFP organisations

There are different types of not-for-profit (NFP) organisations. Learn which type applies to your organisation.

Last updated 16 September 2026

There are 3 main types of NFP organisations:

- charities
- NFPs that can self-assess as being 'income tax exempt'
- taxable NFPs.

Some of these organisations are also deductible gift recipients.

If you're not sure if your organisation is an NFP or what type it is, phone our dedicated NFP Advice Line on **1300 130 248** or our Indigenous helpline on **13 10 30** (8 am to 6 pm, Monday to Friday, except public holidays).

Charities

Many organisations work to help the community, but only some of these organisations are charities. The word charity has a special legal meaning.

Your organisation may be a charity if it does not operate for profit and has one or more of the following characteristics:

- works for people who are affected by poverty or sickness or who are elderly
- promotes education or religion
- works to benefit the community in another way.

Examples of charities include some religious groups, aged care homes, disability service organisations, animal welfare societies, arts or cultural groups, and environmental protection groups.

Types of charities include public benevolent institutions and health promotion charities, among other charities.

Charities must be registered with the Australian Charities and Not-for-profits Commission (ACNC) and be endorsed by us to get tax concessions.

Income tax exempt organisations

There are 8 categories of income tax exempt entities that can self-assess eligibility for income tax exemption, outlined in Division 50 of the *Income Tax Assessment Act 1997* (ITAA 1997). An NFP can self-assess income tax exemption if it is not a charity and meets the requirements of one of the following categories:

- Community service organisations
- Cultural organisations
- Educational organisations
- Health organisations
- Employment organisations
- Resource development organisations
- Scientific organisations

- Sporting organisations.

Generally, if the NFP works in the interests of its members instead of in the interests of the broader community, it won't meet the requirements for income tax exemption.

Non-charitable NFPs with an active Australian business number (ABN) need to lodge an NFP self-review return each year to confirm their eligibility to self-assess as income tax exempt.

For further guidance, see

- How to lodge the NFP self-review return
- NFP self-review return reporting requirement.

Taxable NFPs

An NFP organisation is taxable if it cannot self-assess as income tax exempt and is not endorsed by us as income tax exempt. To be endorsed, a charity must first be registered with the ACNC.

Taxable NFPs must meet normal tax obligations but may be eligible for concessions that reduce or simplify its tax liability and reporting requirements.

Taxable NFPs may still be eligible for special tax rules because they operate for community or member benefit rather than profit. These include:

- the mutuality principle, where income from:
  - transactions with members (such as membership fees or contributions for shared benefits) is generally not taxable
  - non-members or external sources is usually taxable.
- lodgment concessions
  - some smaller taxable NFPs may qualify for simplified reporting or different lodgment thresholds.

For more information, see Taxable NFP organisations.

Indigenous corporations

Some Indigenous corporations can structure as an NFP organisation. These organisations deliver important services to the community.

As an Indigenous NFP, you may be able to access tax concessions which means you:

- may not have to pay income tax
- may receive tax-deductible donations.

For more information, see:

- Important tax matters for Indigenous corporations
- Office of the Registrar of Indigenous Corporations.

Deductible gift recipients

Some charities are also deductible gift recipients (DGRs).

DGRs are organisations that are entitled to receive tax-deductible donations. DGRs are either:

- endorsed by us
- listed by name in the tax law.

Donations can be gifts or deductible contributions. A tax deduction for a gift is claimed by the person or organisation that makes the gift. A tax deduction for a contribution can only be claimed by an individual taxpayer.

To be entitled to receive tax-deductible donations, an organisation must be a DGR.

For more information, see:

- Tax deductible donations
- Receiving tax-deductible gifts.

DGR status for entities promoting Indigenous arts or languages

The cultural organisation DGR category includes organisations whose principal purpose is promoting Indigenous arts or languages.

Eligible organisations may operate art centres or language centres. They may also undertake activities connected to caring for country if those activities are incidental or secondary to their principal cultural purpose.

To be eligible for DGR endorsement as a cultural organisation, an organisation must meet all eligibility requirements. This includes:

- being registered as a charity (or an eligible government entity)
- having a principal cultural purpose
- maintaining a gift fund.

Before 1 January 2024, cultural organisations and their public funds were required to be listed on the Register of Cultural Organisations (RoCO), administered by the Department of Infrastructure, Transport, Regional Development, Communications and the Arts, to be eligible for DGR endorsement.

From 1 January 2024, we administer the cultural organisation DGR category and are responsible for assessing eligibility for endorsement.

Transitional provisions apply to organisations that had DGR endorsement for a public fund on the RoCO before this date.

For more information, see Cultural organisations.

QC 39614

Concessions

If you're running an NFP organisation, there may be concessions you can access if you register your organisation.

Last updated 16 September 2026

If you're running a not-for-profit (NFP) organisation, there may be concessions you can access, but you may need to register your organisation first.

The concessions you can access depend on the type of NFP organisation and how it operates. For example, some NFP organisations don’t have to pay income tax.

Charities must register with the with the Australian Charities and Not-for-profits Commission (ACNC) and be endorsed by us to access income tax exemption.

Some NFP organisations that are not charities, can self-assess their eligibility for income tax exemption and don't need to be endorsed by us to access that concession.

NFP concessions your organisation may be able to access include:

- income tax exemption
- FBT exemption (subject to capping threshold)
- FBT rebate
- GST concessions for NFP organisations (including charities) and gift deductible entities
- deductible gift recipient status
- refunds of franking credits.

If you need help, phone our dedicated NFP Advice Line on **1300 130 248** or our Indigenous helpline on **13 10 30** (8 am to 6 pm, Monday to Friday, except public holidays).

For more information about NFP structures and to understand which type your organisation is, visit Types of NFP organisations.

QC 47738

Paying tax on funding and grants

If you receive a grant or funding to run your Indigenous corporation, you may need to pay goods and services tax (GST).

Last updated 16 September 2026

If you receive a grant or funding to run your Indigenous corporation, you may need to pay GST.

GST is a tax of 10% on most goods and services sold or consumed in Australia.

You only need to consider GST if your organisation is either:

- registered for GST

- required to be registered for GST.

If your corporation receives funding in exchange for promising to do or create something, you will need to pay GST on that funding amount.

You may be asked to provide a tax invoice to the funding body, which must include the GST amount.

Sometimes the people providing the funding may give you a tax invoice that shows how much GST to pay. You should set aside the GST amount, report the grant in your business activity statement (BAS) and pay the GST to us.

You don't always need to pay GST on a funding or grant. If your organisation received a grant only because it met an eligibility requirement, usually no GST payment is required.

Eligibility requirements generally include:

- doing an activity which addresses a social need, such as homeless services or a food kitchen
- operating in a specific location
- having deductible gift recipient status
- acquittal reporting.

If you need help, phone our dedicated NFP Advice Line on **1300 130 248** or our Indigenous helpline on **13 10 30** (8 am to 6 pm, Monday to Friday, except public holidays) or speak to a registered tax agent.

For more information and detailed scenarios on when to pay GST, visit Grants and sponsorships for not-for-profits.

QC 39616

Receiving gifts

Only certain organisations, including some government agencies, can receive tax-deductible gifts.

Last updated 16 September 2026

Does your not-for-profit (NFP) organisation receive gifts?

Only certain organisations can receive tax-deductible gifts. They are called deductible gift recipients (DGRs).

A gift is when:

- there is a transfer of property
- the transfer is made voluntarily
- the donor does not expect anything in return for the gift
- the donor does not materially benefit from the gift.

If the donor benefits from the donation, it may still be tax-deductible as a contribution.

Unless your NFP organisation is a DGR, the supporter cannot claim a tax deduction for their gift or contribution to it.

Charities can receive tax-deductible gifts only if the charity is a DGR.

You can check if your organisation is already a DGR by either:

- visiting ABN lookup
- phoning our dedicated NFP Advice Line on **1300 130 248** or our Indigenous helpline on **13 10 30** (8 am to 6 pm, Monday to Friday, except public holidays).

Check if your NFP organisation qualifies as a DGR at Deductible gift recipient eligibility.

If your NFP organisation is eligible, find out how to Apply for DGR endorsement.

QC 39621

Are your workers volunteers, contractors or employees?

It's important to determine if a worker is a volunteer, contractor or employee, as different tax rules apply.

Last updated 16 September 2026

Do you have volunteers, independent contractors or employees working for your not-for-profit (NFP) organisation? It's important to work out the types of NFP workers you have as this may affect the tax treatment of transactions between the person and your organisation.

In most cases:

- volunteers don't have to pay any tax on payments or benefits they get as a volunteer
- NFP organisations don't have to withhold PAYG amounts or pay fringe benefits tax on payments they make to volunteers.

The tax and super obligations differ for employees and independent contractors. You may have to withhold tax or pay superannuation (also known as super guarantee) on behalf of your employees. Find out what you must do at Super for employers.

If you need help, phone our dedicated NFP Advice Line on **1300 130 248** or our Indigenous helpline on **13 10 30** (8 am to 6 pm, Monday to Friday, except public holidays).

For more information, see:

- Not-for-profit volunteers
- Your obligations to volunteers, employees and contractors.

QC 39619

Registering your organisation

Your NFP organisation may need to get an ABN, and may need to register for GST, FBT, PAYG withholding or other taxes.

Last updated 16 September 2026

Registration requirements

Your not-for-profit (NFP) organisation may need to get an Australian business number (ABN).

It may also need to register for:

- goods and services tax (GST)
- fringe benefits tax (FBT)
- pay as you go (PAYG) withholding
- other taxes.

If your organisation needs to lodge income tax returns, it will also need a tax file number (TFN).

Charities need to be registered with the Australian Charities and Not-for-profits Commission (ACNC) before they can access tax concessions.

If you need help, phone our dedicated NFP Advice Line on **1300 130 248** or our Indigenous helpline on **13 10 30** (8 am to 6 pm, Monday to Friday, except public holidays).

Getting an ABN

An ABN helps you when dealing with us and other government agencies. If you have an ABN, you can also apply to be a deductible gift recipient (DGR) or a tax concession charity.

With an ABN, you can also register for:

- GST
- FBT
- PAYG withholding
- other taxes.

To get an ABN, you can:

- apply online through the Australian Business Register
- phone us on **13 92 26** to request a paper form

- apply through a registered tax agent.

Make sure you tell us about any changes to your organisation's registration details within 28 days of the change.

If you don't keep us updated, your organisation may miss important updates from us because your contact details aren't correct. It could also make it harder for you to manage the people who are authorised to contact us and act on behalf of your NFP.

If you are unsure whether your NFP organisation needs an ABN, check ABN registration for NFPs.

Registering for GST and other taxes

You can register for GST, FBT or PAYG withholding when you apply for an ABN.

If your organisation already has an ABN and needs to register for GST or other taxes, see Registering not-for-profits for other taxes.

Your NFP organisation must be registered for GST if its GST turnover is more than $150,000.

Registering your charity with the ACNC

Charities must be registered with the ACNC before they can be endorsed by us to access tax concessions, such as income tax exemption, FBT exemption, FBT rebate and GST charity concessions.

If your organisation was endorsed by us as a charity when the ACNC was established in December 2012, it will have been automatically registered with the ACNC.

To check if your organisation is already registered, see Find a registered charity.

To register with the ACNC, visit Register my charity (your organisation will need to have an ABN). You can apply for tax concessions at the same time.

Benefits of registering as a charity

When your organisation is registered with the ACNC, it:

- can apply for tax concessions from us

- can receive other Australian government concessions, exemptions or benefits
- is recognised as a registered charity in Australia and listed on the ACNC Register.

If your organisation is registered with the ACNC, you must keep records, report each year to the ACNC and tell us if your organisation's details change.

QC 39615

Reach Out - Indigenous business support program

Support for Indigenous small businesses to help them meet their tax and superannuation obligations.

Last updated 1 July 2024

Blue green orange pink circles of Indigenous artwork. There is no text.

Reach Out is our Indigenous business support program that works with Indigenous small businesses to help them meet their tax and superannuation obligations.

The program is one of several Australian Government initiatives introduced to increase the economic participation of Indigenous Australians by helping them build sustainable businesses that will support:

- themselves
- their families
- their communities.

The program works to:

- improve the business and financial acumen of Indigenous business owners making it easier for them to take part in the tax and super systems

- provide tailored support and education to Indigenous small businesses to
  - build their business and financial literacy
  - raise awareness about managing their obligations
- recognise the economic importance of the Indigenous small businesses
- build a connection with the Indigenous community to work together to support and influence Indigenous business
- build strong, mutually beneficial relationships with Indigenous partners and other government and non-government agencies
- provide career development opportunities for our Indigenous staff and develop cultural awareness amongst all ATO staff.

The Reach Out program is another step we are taking to support Indigenous small businesses and develop their staff to drive change for themselves and their communities.

If you're running an Indigenous small business and want to know more about the program, email us at ReachOut@ato.gov.au

Find out about

- Tax for businesses
- Super for employers
- Doing business with us

See also

- Indigenous business

QC 56791

Super for individuals

Learn how super works, how to find and manage your super, and when and how you can access it.

Last updated 9 October 2026

Blue green orange pink circles of Indigenous artwork. There is no text.

What is super

Superannuation, or 'super', is money your employer pays toward your retirement. Your employer pays this into a super fund.

You can choose your own super fund if you want. If you do, you need to tell your employer which one to use. If you don't choose a super fund, your employer will choose a fund for you.

For more information see Your superannuation basics.

Get help with your super

Phone the Indigenous Helpline, which is a service for Aboriginal and Torres Strait Islander peoples.

We can help you:

- find your super
- update your details
- lodge forms.

If speaking on the phone is hard, you can give a family member or carer permission to speak with us for you, by adding them as an authorised contact.

When you call us, we'll ask questions to confirm it's you so that we keep your information safe.

Read our Talking to the ATO about your tax and super guide to learn:

- how to contact us
- what information you may need when you call
- how we confirm your identity
- how to authorise someone to speak for you.

You can also meet with our staff if we visit your community. For more information see our Tax Help Program.

Super from your employer

If you work for an employer, they must pay at least 12% of your qualifying earnings into your super account. Your employer pays your super on top of your wages. If you're self-employed or run a business, different rules may apply.

From 1 July 2026, the Payday Super changes mean super must reach your fund within 7 business days of payday (unless an exception applies).

You can check your super fund account to see if your employer has paid your super. Your super fund will usually have the most up-to-date information about your super account balance.

ATO online services through myGov show the latest information reported to us by your super fund.

Keeping track of your super

It is important to keep track of your super for you and your family. If you've ever changed your name, address or job, you may have lost track of some of your super.

Doing a Super health check helps you stay on top of your super. It includes 5 simple checks to help you:

- manage your super
- understand what you're entitled to
- make better choices for your future.

Most checks can be done online in minutes.

You can do a Super health check at any time. It's a good habit to do it each year when you prepare your tax return.

What is lost super

Your super fund needs your current details to stay in touch. If your contact details are out of date and they can't contact you, your super may be marked as lost.

This can also happen if no money has been paid into your super account for a while.

There is $21.51 billion in lost and unclaimed ATO-held super across Australia, and some of it may belong to you.

Example: Finding and reclaiming lost super

Amanda lives and works in remote regional Queensland. When ATO staff visited her community to provide free tax and super help, Amanda went along to meet them.

The ATO staff helped Amanda check for lost super using her ATO online account. Amanda found she had $20,000 of lost super in a super account she had forgotten about.

To reclaim her lost super, Amanda contacted the super fund to update her details. Now she can keep track of her super and make sure it keeps growing, so she can use it when she stops working.

What is ATO-held super

The ATO may hold some of your super to keep it safe until it can be paid into your super account. This is called ATO-held super.

This can happen if you've lost track of your super, or if we receive super payments for you from a super fund, employer or the government.

You can check if you have ATO-held super and move it to your super account using ATO online services through myGov.

In some cases, if your ATO-held super balance is under $200, you may be able to withdraw it tax-free.

How to check your super

Check your super balance or check for lost and unclaimed super:

- **online** using ATO online services

- **by phoning** the Indigenous Helpline.

Paying more super yourself

You can add your own money to your super fund so you have more money when you stop working (retire). This is called making personal contributions.

Most people under 75 years old can claim a tax deduction for personal super contributions if they meet eligibility criteria.

If you're on a low income, you may be eligible for government contributions of up to $500. You don't need to apply for these payments. If you're eligible and your super fund has your tax file number, we'll pay it into your super account automatically.

The amount of tax on your contributions depends on whether they are before-tax (concessional) or after-tax (non-concessional). There are limits on how much you can contribute before-tax and after-tax each year.

For more information see Growing your super.

Accessing your super

You can access your super when you retire. There are also some special circumstances when you may be able to access it sooner.

Retirement

You can access your super when you:

- reach your preservation age and retire
- turn 65 years old
- meet other rules that allow you to access your super.

You may be able to receive your super as:

- a **lump sum** – a one-off payment of some or all of your super
- an **income stream** – regular payments from your super fund
- a combination of both.

Check with your super fund to find out what options are available.

The option you choose can affect the tax you pay and how much money you have during retirement.

If your super isn't enough to support you in retirement, you may be able to get Australian Government support, such as the Age Pension.

Early access

You can only access your super early in some special cases, such as:

- terminal medical condition
- severe financial hardship
- the first home super saver scheme
- compassionate grounds for a situation affecting you or your dependant.

You can apply through ATO online services in myGov for:

- early access on compassionate grounds
- the first home super saver scheme.

For severe financial hardship or a terminal medical condition, contact your super fund directly.

For more information see Withdrawing and using your super and Early access to your super.

Superannuation death benefit

When someone passes, the money left in their super account is usually paid to another person. This is called a superannuation death benefit.

The money may be paid to:

- a person they nominated with their super fund (sometimes called a beneficiary)
- a dependant, such as their spouse, de facto partner, child, or someone in an interdependent relationship with them
- their legal personal representative, who manages their estate.

You can tell your super fund who you would like to receive your super when you pass away. Each fund has different rules about nominations,

so check with your super fund for more information.

If someone passes, their beneficiary, dependant or legal personal representative should contact the super fund to claim the death benefit.

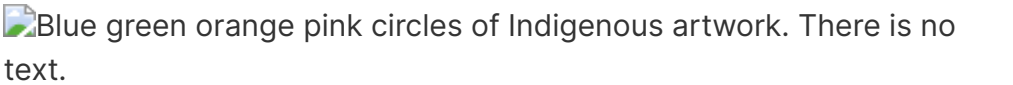
For more information see Superannuation death benefits.

QC 39625

Super for employers

Explains superannuation (or super) - money you put into a super fund for your employees when they retire.

Last updated 18 September 2020


Blue green orange pink circles of Indigenous artwork. There is no text.

Superannuation (or super) is money you put into a fund, known as a super fund, to provide income for your employees when they retire. Super is separate to salaries and wages.

You must pay super contributions for your eligible employees. This is called super guarantee. There is a minimum amount of super that you have to pay, but you can pay more.

Looking after your employees is good for them, and good for your business. Paying super helps them to plan for the future.

If you need help, phone the Superannuation infoline on **13 10 20**.

Paying super guarantee

You must pay super guarantee contributions for eligible employees. Super guarantee is in addition to salary and wages.

QC 39627

Paying super guarantee

You must pay super guarantee contributions for eligible employees. Super guarantee is in addition to salary and wages.

Last updated 25 February 2026

> **This information is only for employee earnings paid up to 30 June 2026.**
>
> For employee earnings paid from 1 July 2026, the new Payday Super rules apply.

You must pay super guarantee (SG) contributions for eligible employees. SG is in addition to salary and wages.

We can help you work out if you have to pay super.

You will need to pay:

- a minimum amount of the current SG rate applied to their ordinary time earnings, but you can pay more
- into a complying super fund – in most cases, your employees can choose the super fund
- at least 4 times a year by the due date. A contribution is considered 'paid' on the date it is received by the super fund, meaning you need to allow time for processing. This is especially relevant if you use a commercial clearing house. If you don't pay in full, on time or to the right super fund, you will have to pay the super guarantee charge (SGC) which is made up of
  - the super you owe (calculated on salary and wages, not ordinary time earnings)
  - nominal interest on those amounts (currently 10%)
  - an administration fee of $20 per employee, per quarter
- through SuperStream, where super payments and information move through the system electronically.

If you use the Small Business Superannuation Clearing House to make super contributions for your employees, note that this service will be permanently closed from 1 July 2026. Only existing users of the SBSCH have access until 11:59 pm AEST on 30 June 2026. Existing users should switch to an alternative method to pay their employees' super guarantee.

If you miss the quarterly due date or underpay the super contributions, you need to lodge a SGC statement.

You need to keep records that show:

- the amount of super you paid for each employee
- that you offered your employees a choice of super fund
- how you calculated the super contributions.

When new employees start, you may have an extra step to take to comply with choice of fund rules if they don't choose a super fund. You may now need to request their stapled super fund details from us.

If you don't meet your choice of super fund obligations, additional penalties may apply.

For help or enquiries about super guarantee contributions, phone **13 10 20**.

QC 47739

Doing business with us

We support Aboriginal and Torres Strait Islander businesses by providing real opportunities to do business with us.

Last updated 20 February 2026

Blue green orange pink circles of Indigenous artwork. There is no text.

We want to support Aboriginal and Torres Strait Islander businesses by providing real opportunities to do business with us – either directly or through our existing suppliers.

Our approach is to understand the Aboriginal and Torres Strait Islander business market, their capabilities and ways we can include them in our supply chain.

If you're running an Aboriginal and Torres Strait Islander business and want to work with us, email us at SupplierDiversity@ato.gov.au.

Learn more about the ATO's approach to supplier diversity.

For more information, see:

- how to register your business with Supply Nation
- the National Indigenous Australians Agency's Indigenous Procurement Policy.

QC 47740

Information in Aboriginal and Torres Strait Islander languages

Information about tax and superannuation in Aboriginal and Torres Strait Islander languages.

Published 6 January 2026


Australian Taxation Office Indigenous artwork

We acknowledge the diverse languages, cultures and communication preferences of Aboriginal and Torres Strait Islander peoples. To support this, we provide in-language audio guides, information and resources.

Help and support

If you would like to speak to us, phone our Indigenous helpline **13 10 30** (8:00 am to 6:00 pm, Monday to Friday, except public holidays).

Our Tax Help program is free and helps eligible people earning $70,000 or less lodge their tax return online. For information on eligibility, we

have Tax Help posters in 13 languages on the ATO Publication Ordering Service.

For more information, see Indigenous helpline and free tax help.

Alyawarr

Home page of translated Alyawarr language products.

Anmatyerr

Home page of translated Anmatyerr language products.

Arrernte

Home page of translated Arrernte language products.

Burarra

Home page of translated Burarra language products.

Kriol Eastside

Home page of translated Kriol Eastside language products.

Kunwinjku

Home page of translated Kunwinjku language products.

Murrinh Patha

Home page of translated Murrinh Patha language products.

Pintupi-Luritja (Luritja)

Home page of translated Pintupi-Luritja (Luritja) language products.

Pitjantjatjara

Home page of translated Pitjantjatjara language products.

Tiwi

Home page of translated Tiwi language products.

Warlpiri

Home page of translated Warlpiri language products.

Warumungu

Home page of translated Warumungu language products.

Yolngu Matha - Djambarrpuyngu

Home page of translated Yolngu Matha - Djambarrpuyngu language products.

Yumplatok

Home page of translated Yumplatok language products.

QC 105997

Alyawarr

Home page of translated Alyawarr language products.

Last updated 6 January 2026


Australian Taxation Office Indigenous artwork

Overview

These pages have information about tax and superannuation (super) to help you understand your rights and obligations.

If you would like to speak with us, phone our Indigenous helpline on **13 10 30** (8:00 am to 6:00 pm, Monday to Friday, except public holidays).

Help and support

- Tax Help mbwaretyek
  Tax Help eligibility
- Tax Help inetyeke ngkwenh way
  Get Tax Help your way

QC 105999

Anmatyerr

Home page of translated Anmatyerr language products.

Published 6 January 2026


Australian Taxation Office Indigenous artwork

Overview

These pages have information about tax and superannuation (super) to help you understand your rights and obligations.

If you would like to speak with us, phone our Indigenous helpline on **13 10 30** (8:00 am to 6:00 pm, Monday to Friday, except public holidays).

Help and support

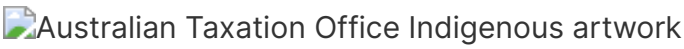
- Tax Help inetyeke
  Tax Help eligibility
- Unte apeke Tax Helpeke wantema ngkwenhe way
  Get Tax Help your way

QC 106000

Arrernte

Home page of translated Arrernte language products.

Published 6 January 2026



Overview

These pages have information about tax and superannuation (super) to help you understand your rights and obligations.

If you would like to speak with us, phone our Indigenous helpline on **13 10 30** (8:00 am to 6:00 pm, Monday to Friday, except public holidays).

Help and support

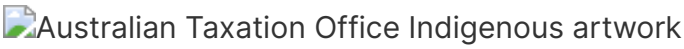
- Tax-le ngenhe Help-eleme
  Tax Help eligibility
- Tax Help anetyeke unteapeke ahentye
  Get Tax Help your way

QC 106001

Burarra

Home page of translated Burarra language products.

Published 6 January 2026



Overview

These pages have information about tax and superannuation (super) to help you understand your rights and obligations.

If you would like to speak with us, phone our Indigenous helpline on **13 10 30** (8:00 am to 6:00 pm, Monday to Friday, except public holidays).

Help and support

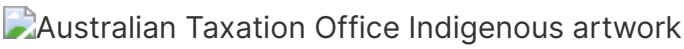
- Tax Help mun-gungaja barra ng-gula
  Tax Help eligibility
- Ma Tax Help gun-gungaja
  Get Tax Help your way

QC 106002

Kriol Eastside

Home page of translated Kriol Eastside language products.

Published 6 January 2026



Overview

These pages have information about tax and superannuation (super) to help you understand your rights and obligations.

If you would like to speak with us, phone our Indigenous helpline on **13 10 30** (8:00 am to 6:00 pm, Monday to Friday, except public holidays).

Help and support

- Maiti yu gin gaji Tax Help
  Tax Help eligibility
- Gaji Tax Help yu wei
  Get Tax Help your way

QC 106003

Kunwinjku

Home page of translated Kunwinjku language products.

Published 6 January 2026


Australian Taxation Office Indigenous artwork

Overview

These pages have information about tax and superannuation (super) to help you understand your rights and obligations.

If you would like to speak with us, phone our Indigenous helpline on **13 10 30** (8:00 am to 6:00 pm, Monday to Friday, except public holidays).

Help and support

- Tax Help eligibility (Kunwinjku)
  Tax Help eligibility (English)
- Nane wanj kabirrimarnbun Tax Help kadberre kayo
  Get Tax Help your way

QC 106004

Murrinh Patha

Home page of translated Murrinh Patha language products.

Published 6 January 2026



Overview

These pages have information about tax and superannuation (super) to help you understand your rights and obligations.

If you would like to speak with us, phone our Indigenous helpline on **13 10 30** (8:00 am to 6:00 pm, Monday to Friday, except public holidays).

Help and support

- Manhimanpi ngarra Tax Help kathu wardarr
  Tax Help eligibility
- Nanthi-ku Tax-yu Help ngarra nhunyi wangu
  Get Tax Help your way

QC 106005

Pintupi-Luritja (Luritja)

Home page of translated Pintupi-Luritja (Luritja) language products.

Published 6 January 2026



Overview

These pages have information about tax and superannuation (super) to help you understand your rights and obligations.

If you would like to speak with us, phone our Indigenous helpline on **13 10 30** (8:00 am to 6:00 pm, Monday to Friday, except public holidays).

Help and support

- Tax Help eligibility (Pintupi-Luritja)
  Tax Help eligibility (English)
- Mantjila Tax Help Nyuntupa way,alu
  Get Tax Help your way

QC 106006

Pitjantjatjara

Home page of translated Pitjantjatjara language products.

Last updated 12 January 2026



Overview

These pages have information about tax and superannuation (super) to help you understand your rights and obligations.

If you would like to speak with us, phone our Indigenous helpline on **13 10 30** (8 am to 6 pm, Monday to Friday, except public holidays).

Individuals

- Tax aṉangu kutu-kutjuku
  Tax for individuals
- Nyuntu munu nyuntumpa kiminiti alpamilara kanyila
  Help protect you and your community
- Nyanga alatji tax return tjunanyi
  How to lodge your tax return factsheet

Superannuation

- Super aṉangu kutju-kutjuku
  Super for individuals

Help and support

- Nyuntu alpaku mukuringanyi tax munta super-ku?
  Indigenous helpline and free tax help
- Tax Help alpa tjinurungaranyi
  Tax Help eligibility
- Tjana alpa ngarapa Tax Help alpa nguru Nyuntumpa ngaranyi
  Get Tax Help your way

Tax aṉangu kutju-kutjuku

Learn about paying tax, applying for a TFN, lodging a tax return, receiving income and claiming deductions.

Super aṉangu kutju-kutjuku

Superannuation (or super) is money that is invested in a fund to provide for your retirement.

Nyuntu alpaku mukuringanyi tax munta super-ku?

If you need support managing your tax and super, we have a

QC 106010

Tax aṉangu kutju-kutjuku

Learn about paying tax, applying for a TFN, lodging a tax return, receiving income and claiming deductions.

Last updated 12 January 2026

Tax payamilaṉi

Kamantangku nganaṉanya ATO-la waaka ungu mani mantjintjaku aṉangu tjuṯanguṟu, nyangatja panya, payamilaṉi tax paying tax.

Ngana tax mantjilpai nyanganypa payamilantjaku:

- hospital-ku
- education-paku
- roads-paku
- railways-ku.

Nyuntumpa nampa tax payamilantjaku ngaṟanyi panya mani yaaltjiṯu nyuntu waakanguṟu mantjilkatipai munu tax file number (TFN) kanyiṟampa.

Nyuntumpa tax file number

TFN panya nampa nyuntunya ungu tax munu superannuation-pangka. TFN nampa free.

Nyuntu TFN wiyangka tjinguṟu tax puḻka nguwanpa payamilaṉi.

Nyanga alatji TFN mantjini. Mapaḻku nguwanpa TFN mantjini online.

Nyuntu tjinguṟu document tjuṯa kanyintja wiya, panya birth certificate, passport, drivers licence online-pangka lipulankunytjaku. Nyuntu palya lipulananyi apply for a TFN pipangka Aboriginal munu Torres Strait Islander tjuṯaku.

Media: Pitjantjatjara – 01. Tax aṉangu kutju-kutjuku (Tax for individuals)
https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzaek9i (**Duration:** 0:59)

Nyuntumpa Tax Return

Nyuntu mani mantjini waakanguṟu, nyuntumpa ngaṟanyi tax return tjunkunytjaku. Aṉangu tjuṯangku tax return tjunkupai **31 October** kuwaripangka. Nyuntu palya tax return tjunanyi myTax ATO online services-pangka munta, registered tax waakangka, pipangka palyaṉi.

Nyuntu malpa munta nyuntumpa walytjangku palya nyuntunya alpamilaṉi tax return tjunkunytjaku, paluṟu palu tjana puṯu nyuntulanguṟu mani mantjini – registered tax agent-pangku kutju mani nyuntulanguṟu mani mantjini nyuntumpa tax return alpamilaṟa palyara. Nyuntu tax return pipangka nyuntumpa ini walkatjunanyi, panya nyara paluṟu nyuntumpa.

Nyuntu putu nguwanpa kulini tax return tjunkunytjaku munta witu-witu nguwanpa ngaṟanyi, nyuntu palya nganaṉala tjapini kala nyuntunya alpamilaṉi free-angku Tax Help volunteers-nguṟu.

Nyuntu Indigenous helpline palya ringamilaṉi **13 10 30** (8 am-nguṟu, 6 pm-kutu, Monday-nguṟu, Friday-kutu, public alataingka paṯi).

Nyangatja nyawa tax return tjunkunytjaku How to lodge your tax return.

Media: Pitjantjatjara – 02. Tax aṉangu kutju-kutjuku (Tax for individuals)
https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzaeqx1 (**Duration:** 1:03)

Mani tjarpantja tjuṯa utini

Nyuntu mani uwankaraṯu tjarpantja tjunanyi income yiya nyara palula tax return tjunkula. Nyanga alatji:

- waakanguṟu
- mani kutjupa tjuṯa
- kamantangku ungkuntja munta grants kuḻu

- mani kutjupa tjuta.

Nyuntu tax return tjunanyi myTax-wanu, nganana kutjupara nganana kanyini nyuntu mungatu tjunkunytja tjuta.

Mani nyanganpa tjunkunytja wiya tax return-pangka

Kutjupara mani kutjupa tjuta tjunkunytja wiya tax return-pangka amounts you do not include as income. Nyanga alatji ngaranyi kutjupara, Aboriginal and Torres Strait Islander people munu Indigenous holding entities payamilantja wiya tax return tjanampa capital gains native title payments or benefits.

Media: Pitjantjatjara – 03. Tax anangu kutju-kutjuku (Tax for individuals)
https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzaeix9 (**Duration:** 0:41)

Deduction ngatjini

Nyuntu tax return tjunanyi, nyuntu palya tax deduction-paku ngatjini kutjupa-kutjupa tjutaku. Nyuntu ngatjini deduction-paku panya waakangka kutjupa-kutjupa tjuta payamilantja tjuta.

Nyuntu records kanyinma panya receipts munu payamilantja tjuta. Nyanga palunya ATO app's myDeductions -pangka tjura nyakukatinytjaku.

Offsets munu rebates

Nyuntumpa tjinguru tax offsets and rebates palya ngaraku. Nyanga paluru panya tjaruni nyuntu tax payamilantjaku.

Nyuntu tjinguru ngura patu nyinanyi, kutjupa-kutjupa ila wiya, nyuntumpa tjinguru palya ngaraku zone tax offset mantjintjaku.

Nyuntu tjinguru pitulu munta titjilinangka pawa alalpai nyuntumpa waliku, nyuntumpa palya ngaranyi, fuel tax credits mantjintjaku. Nyuntu ini warara tjunanyi nyanga palumpa ngatjintjaku.

Media: Pitjantjatjara – 04. Tax aṉangu kutju-kutjuku (Tax for individuals)
https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzaes9o (**Duration:** 0:51)

QC 106015

Super aṉangu kutju-kutjuku

Superannuation (or super) is money that is invested in a fund to provide for your retirement.

Last updated 12 January 2026

Superannuation (munta super) panya waakarira mani tjuku-tjuku tjunkula wantinyi ngula mantjintjikitjangku tjiḻpi pamparingkula.

Aṉangu waakaripai tjuṯaku tjanampa mayatjangku super tjunkupai. Nyuntu mukuringkula walytjangku super-angka mani tjunanyi, puḻka-puḻka nguwanpa mantjintjikitjangku tjiḻpi pamparingkula waaka wiyaringkunyangka.

Aṉangu tjuṯangku puṯu nguwanpa super mani mantjini. Mani nyangatja tjiḻpi pamparingkula waaka wiyaringkula kutju mantjini. Paluṟu kutjupaṟa aṉangungku palya nyanganyi mani tjarpantja palumpa super-angka.

Waakanguṟu super tjarpanyi

Waakanguṟu aṉangu tjuṯangku mantjini super tjanampa tjarpanyi waaka tjanapangku lipulankunyangka. Ini nyangatja super guarantee.

Super-ku ngaṟanyi mani tjarpantjaku nyuntumpa waaka mayatjangku lipulakunytja, mani nyuntumpa nyakula. Paluṟu nyuntu walytjangku kuliṟa palya super fund ngurkantananyi super nyara palula tjarpantjaku.

Nyuntu website nyangatja nyawa nintiringkuntjaku Super from my employer.

Media: Pitjantjatjara – 01. Super aṉangu kutju-kutjuku (Super for individuals)
https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzaeaxi (**Duration:** 0:56)

Walytjangku tjunanyi

Nyuntu palya walytjangku tjunanyi mani nyuntumpa super-angka nyuntu tjiḻpi pamparingkula waaka wiyaringkula puḻka-puḻka nguwanpa ngarinytjaku super-angka. Nyangatja ini personal contributions.

1 July 2017-nguṟu aṉangu tjuṯa 75-years-old munu tjaṟu palya tax deduction mantjini tjana walytjangku super-angka mani tjunkula.

Nyuntu tjinguṟu mani tjuku-tjuku mantjilpai, nyuntu palya tjinguṟu kapamanta alpa mantjini. Nyuntu palya application tjunkunytja wiya kapamanta-kutu contribution mantjintjaku. Nyuntumpa tjinguṟu palya ngaṟanyi munu nyuntumpa fund-pangku tax file number (TFN) kanyini, nganaṉa mani tjunanyi nyuntumpa fund account-pangka mapalku.

Tjinguṟu kamantangku tax mantjini nyuntumpa contributions-nguṟu, alatjingka ngaṟanyi, concessional nyangatja panya, tax-pangka kuwaripangka munta non-concessional, tax-pangka malangka munu kutjupa, panya tjinguṟu waintaṟa ngaṟangu.

Nyuntu nintiringkuntjikitja nyangatja nyawa:

- Claiming deduction for personal super contributions
- Growing your super

Media: Pitjantjatjara – 02. Super aṉangu kutju-kutjuku (Super for individuals)
https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzae4jo (**Duration:** 0:59)

Nyakukatinyi nyuntumpa super

Nyuntu tjinguṟu ini tjaintjamilanu, address munu waaka, munta nyakukatinytja wiyaṯu nyuntumpa super. Nyuntu tjinguṟu super account tjuṯa nguwanpa kanyini, alatji super account kutju-kutju maningka payamilaṉi ka tjana mani mantjilkatinyi munu nyuntumpa account-

pangka mani ngarinytja tjaṟuni. Nyanga alatji nyakukatinyi super nyuntumpa.

Nganaṉa nyuntu super account tjutaṯu nyanganyi nyuntu ringamilanyangka **13 10 30**. Munta nyuntu palya walytjangku nyanganyi myGov-tawanu munu nyanganyi ATO-angka.

Nyuntu tjinguṟu super account tjuṯa nguwanpa kanyini, nganaṉa nyara palunya tjunguṉi kan super account kutju kanyini. Nyuntu palya walytjangku nyanga palunya online palyaṉi.

Nyuntu nintiringkuntjikitja website nyangatja nyawa Check your super.

Super-nguṟu mani mantjini

Nyuntu super-nguṟu mani mantjini ngurkany pamparingkula 65-years-old munta waaka wiyaringkula.

Super-nguṟu mani mantjini kutjupa-kutjupa puḻka mulapa nyuntula kutju ngaranyangka panya nyanganpa pika puḻka mulapa, mani wiya alatjiṯu munta wali nampa 1-nga mantjintjikitjangku super scheme-tawanu.

Nyuntu nintiringkuntjikitja website nyangatja nyawa:

- Withdrawing and using your super
- Early access to your super

Media: Pitjantjatjara – 03. Super aṉangu kutju-kutjuku (Super for individuals)
https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzae5t8 (**Duration:** 1:06)

QC 106014

Nyuntu alpaku mukuringanyi tax munta super-ku?

If you need support managing your tax and super, we have a dedicated Indigenous helpline and free help during tax

time.

Published 12 January 2026

Nganampa Indigenous helpline ngaṟanyi Aboriginal munu Torres Strait Islander tjuṯa free-ngku alpamilantjaku tax-paku.

Nyuntu kutjupa-kutjupa tjapintjikitja tax munta super-atjara nganaṉala wangka kalanta alpamilalku.

Nganaṉala wangka

Nyuntu ringamilaṉi, nganaṉa nyuntunya tjapilku tax file number (TFN)-ku. Nyuntu palya nganaṉanya TFN nyuntumpa ungkuntja wiya, paluṟu, wiyangka witu-witu nguwanpa ngaṟanyi. Nyuntu TFN wiya kanyini, nganaṉa nyuntumpa alpamilaṟa mantjilku.

Nganaṉa putu unganyi information aṉangu munu walytja kutjupatjara. Nyuntu tjinguṟu malpa munta walytja alpamilaṉi munta nyuntu kinship carer-angku alpamilaṉi aṉangu palunya. Aṉangu paluṟu nyuntula ila nyinama nganaṉa ringamilanyangka tjana uwanmankunytjaku munta tjinguṟu nganaṉa pipangka tjanampa liita uwanmankunytja kanyiṟa wiyangka.

Nyakula nintiriwa website nyangangka permission ungkunytjaku aṉangu nyuntula aṟangka wangkanytjaku update your contact details or authorised contacts.

Media: Pitjantjatjara – 01. Nyuntu alpaku mukuringanyi tax munta super-ku? (Need help with tax or super?) https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzaehuk (**Duration:** 1:05)

Indigenous helpline-paku

ATO Indigenous helpline Aboriginal munu Torres Strait Islander tjuṯaku. Kutjupaṟa nganampa waaka kutjupa tjuṯa Aboriginal munu Torres Strait Islander wiya, paluṟu palu tjana ninti Aboriginal munu Torres Strait Islander tjuṯa alpamilantjaku. Tjana nyuntunya alpamilalku nyanga tjanaku, TFN-ku, tax tjunkunytjaku munta super nguriṟa nyakunytjaku.

Nyuntu Indigenous helpline palya ringamilaṉi **13 10 30** (8 am-nguṟu, 6 pm-kutu, Monday-nguṟu, Friday-kutu, public alataingka pati).

Nyuntu ringamilara tax file number (TFN) munta Australian business number (ABN) uti kanyinma. Nganampa customer service representative-pangku nyuntunya tjapilku question tjuta nyuntunya ngurkantankunytjaku. Alatjingka nganana nyuntumpa personal tax record lipula kanyini.

Media: Pitjantjatjara – 02. Nyuntu alpaku mukuringanyi tax munta super-ku? (Need help with tax or super?) https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzae74p (**Duration:** 0:50)

Free-ngku tax alpa mantjini

Yiya kutjupa yiya kutjupa titutjara, ananguku palya ngaranyi free-angku tax alpa mantjintjaku tax tjunkunytjaku.

Tax Help program

Nganampa Tax Help program ngaranyi anangu alpamilantjaku tjana $70,000 munta tjaru nguwanpa mantjinyangka yiya kutju nyara palula. July-nguru October-kutu yiya kutjupa, yiya kutjupa titutjara, nganampa volunteer tjutangku anangu tjuta alpamilalpai tjana tax return tjunkunytjaku online. Volunteer nyanga palu tjana nyuntu alpamilalku myGov account palyantjaku munu lipulankunytjaku nyuntu tax return nganmanyitja tjuta munu tax return nganmanyitja tjuta tjunkunytjaku.

ATO-angku kanyini Tax Help centre Australia ngura winkingka. Kutjupa tjuta Aboriginal and Torres Strait Islander communities pulka alpamilalpai. Nganampa volunteers-pangku nyuntunya online munta telephone-pangka alpamilalku nyuntu tjinguru ngura patu nyinanyangka rural munta remote.

Nyakula nintiriwa website nyangangka nganampa Tax Help program-atjara Tax Help program munta ringamilala Indigenous Helpline **13 10 30** munta ilangku ankula nyawa Tax Help centre nyuntumpa ngurangka itingka.

National Tax Clinic program

Nyuntunya tjinguru Tax help program-tu putu alpamilani, nyuntu palya alpa mantjini National Tax Clinic program-tanguru. Program nyanga palunya kamantagku tjunu anangu tjuta alpamilantjaku tax affairs-tjara.

Website nyangatja nyawa nintirintjaku National Tax Clinic program-atjara National Tax Clinic program.

Media: Pitjantjatjara – 03. Nyuntu alpaku mukuringanyi tax munta super-ku? (Need help with tax or super?) https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzae63s (**Duration:** 1:44)

QC 106013

Tiwi

Home page of translated Tiwi language products.

Published 6 January 2026


Australian Taxation Office Indigenous artwork

Overview

These pages have information about tax and superannuation (super) to help you understand your rights and obligations.

If you would like to speak with us, phone our Indigenous helpline on **13 10 30** (8:00 am to 6:00 pm, Monday to Friday, except public holidays).

Help and support

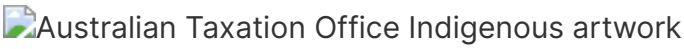
- Tax Help eligibility (Tiwi)
  Tax Help eligibility (English)
- Nyimpinga Tax Helpkangi yinja
  Get Tax Help your way

QC 106007

Warlpiri

Home page of translated Warlpiri language products.

Published 6 January 2026


Australian Taxation Office Indigenous artwork

Overview

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If you would like to speak with us, phone our Indigenous helpline on **13 10 30** (8:00 am to 6:00 pm, Monday to Friday, except public holidays).

Help and support

- Tax Help eligibility (Warlpiri)
  Tax Help eligibility (English)
- Manta Tax Help Nyuntu way,rli
  Get Tax Help your way

QC 106008

Warumungu

Home page of translated Warumungu language products.

Published 6 January 2026


Australian Taxation Office Indigenous artwork

Overview

These pages have information about tax and superannuation (super) to help you understand your rights and obligations.

If you would like to speak with us, phone our Indigenous helpline on **13 10 30** (8:00 am to 6:00 pm, Monday to Friday, except public holidays).

Help and support

- Tax Help eligibility (Warumungu)
  Tax Help eligibility (English)
- Para Tax Help akkinyi kki
  Get Tax Help your way

QC 106009

Yolngu Matha - Djambarrpuyngu

Home page of translated Yolngu Matha - Djambarrpuyngu language products.

Published 6 January 2026


Australian Taxation Office Indigenous artwork

Overview

These pages have information about tax and superannuation (super) to help you understand your rights and obligations.

If you would like to speak with us, phone our Indigenous helpline on **13 10 30** (8:00 am to 6:00 pm, Monday to Friday, except public holidays).

Individuals

- Tax individuals-gu mala
  Tax for individuals

- Gunggayurr protectgu nhungu ga nhungu community–w
  Help protect you and your community
- Nhaltjan-dhu lodge nhungu tax return
  How to lodge your tax return factsheet

Superannuation

- Super Individuals-gu mala
  Super for individuals

Help and support

- Need nhe gungayunaraw tax wu super-w?
  Indigenous helpline and free tax help
- Tax Help dhärra balanyaraw djämaw
  Tax Help eligibility
- Märraŋ Tax Help nhuŋuwuy yan
  Get Tax Help your way

Tax individuals-gu mala

Learn about paying tax, applying for a TFN, lodging a tax return, receiving income and claiming deductions.

Super Individuals-gu mala

Superannuation (or super) is money that is invested in a fund to provide for your retirement.

Need nhe gungayunaraw tax wu super-w?

If you need support managing your tax and super, we have a dedicated Indigenous helpline and free help during tax time.

QC 106011

Tax individuals-gu mala

Learn about paying tax, applying for a TFN, lodging a tax return, receiving income and claiming deductions.

Last updated 6 January 2026

Wunguliyunaraw tax-gu

Limurr (ATO)-yu collect lika rrupiya on behalf of government, dhuwandja lika lakaram paying tax. Taxes mala limurr lika collect, wunguliyun lika services-gu mala ngunhiyi lika government-dhu provide, nhakun:

- watjpil mala
- education-gu
- dhukarr-gu mala
- railways-gu mala.

Amount nhe dhuka tax wunguliyun-dja depends nhamunha nhe lika earn ga wanha nhe tax file number (TFN)-mirr.

Nhungu tax file number

TFN-dja nhungu personal reference number tax ga superannuation systems-ngur. TFN-dja free.

Ngunhiyi nhungu bayngu TFN, mak nhe-ka too much-nha wunguliyun tax.

Nhaltjan-dhu apply TFN-guny dhu depend on nhungu circumstances-ngur. Bondi dhukarr apply TFN-guny online.

Ngunhiyi nhungu bayngu gana identity documents mala, nhakun birth certificate, passport wu drivers licence apply-gu online wu wiripu application channels-gu mala, nhe balang apply TFN-gu paper application form-dhun Aboriginal ga Torres Strait Islander people-gu mala.

Media: Yolngu Matha – 01. Tax individuals-gu mala (Tax for individuals) https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzajcoxExternal Link (**Duration:** 1:15)

Nhungu tax return

Balanyamirriy nhe dhuka marram income, need nhungu lodge-gu tax return-gu bitjan bili dhunggarra ngupan. Most-guny need lodge tax return-gu yorr-nha dhu 31 October. Nhe balang lodge online bakiy myTax ATO online services-ngur, registered tax agent-gurr, wu baki paper form.

Gurrutumirriy wu Yolngu ngunhi nhe marngi ganggayurr-dja balang nhunany tax return-guny. Yaka ngayi-dhu charge nhunany fee – registered tax agents-dhun yan balang charge preparing tax returns-guny. Nhepi-dhu sign tax return-dja bili nhe responsible information-guny ngunhili.

Ngunhiyi nhe unsure wanha nhungu need lodge-gu tax return-guny wu issues mala lodging-gu nhungu tax return-gu, gungayunamirriny marrang free limurrungga Tax Help volunteers-gal.

Nhe balang wiripuny ringimap Indigenous Helpline-gu dhipal **13 10 30** (bengur 8 am-ngur bala 6 pm-lil, Monday ga bala Friday-lil, yurr yakan public holidays-dja).

Download limurrung factsheet Nhaltjan-dhu lodge nhungu tax return.

Media: Yolngu Matha – 02. Tax individuals-gu mala (Tax for individuals) https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzajpu4External Link (**Duration:** 1:13)

Declaring income-gu

Need-dja nhungu nhe-dhu include warrpam nhungu income nhe lika marram balanyamirriy income year-y balanyamirriy nhe-dhu djamany nhungu tax return-dja. Dhiyal-dja balang include income bengur:

- ejama-puy
- investments-ngur
- government payments ga grants mala

- wiripu sources.

Balanyamirriy nhe-dhu lodge online-dja myTax-gurr, limurr-li pre-fill nhungu return information-dhu ngunhiyi limurr-ga linggun ngayathaman.

Rrupiya nhe dhu yaka include nhokal tax return-lil

Some-ga ngorra amounts nhungu yaka need include-gu as incomeas income nhokal tax return-ngur. Nhakun example-dja Aboriginal ga Torres Strait Islander people ga indigenous holding entities yaka need wunguliyunaraw tax-gu wu capital gains tax-gu native title payments wu benefits-ngur.

Media: Yolngu Matha – 03. Tax individuals-gu mala (Tax for individuals) https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzajqapExternal Link (**Duration:** 0:54)

Claiming deductions-gu mala

Balanyamirriy nhedhu djama tax return, nhe balang claim tax deductions some-gu expenses-gu mala. Nhakun example-dja, mak balang nhe able claim-gu deduction ngunhiyi-ga directly relates expenses-gu nhe wunguliyun djanharaw.

Need nhungu nhe-dhu keep records (mala nhakun receipts) nhungu expenses-gu mala. Nhe balang baki ATO app's-gu myDeductions tool marrka-dhu gunggayun keep track nhungu records-gu wangganyngura wanga-ngur.

Offsets ga rebates

Nhe mak balang eligible some-gu tax offsets ga rebates-gu mala-gu mala. Tax offsets ga rebates-dhuny mala dhu lurrkun-kum amount tax ngunhiyi nhe need wunguliyunaraw.

Ngunhiyi nhe lika nhina specified remote area-ngur wu isolated area-ngur Australia, mak balang nhe eligible zone tax offset-gu.

Ngunhiyi nhe lika baki fuel (nhakun diesel wu petrol) generate-gu electricity-w nhungu wangaw, mak balang nhe buluny claim fuel tax credits. Need-dja nhungu nhe-dhu register fuel tax credits-gu yorr-nha nhe balang claim.

Media: Yolngu Matha – 04. Tax individuals-gu mala (Tax for individuals) https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzajx61External Link (**Duration:** 1:15)

QC 106018

Super Individuals-gu mala

Superannuation (or super) is money that is invested in a fund to provide for your retirement.

Last updated 6 January 2026

Superannuation (wu super-ny) rrupiya ngunhiyi li invested fund-lil marrka dhu provide nhungu retirement-gu.

Most-guny, nhokal employer-y li ngurruyirryun paying-gu super-w nhungu. Nhe balang wiripuny pay bulu nhokal super-lil nhepin yan marrka-dhu bulun nhungu rrupiya balanymirriy nhe-dhu retire-ny.

Most cases-ngur dja, bayngu nhe-dhu access nhungu super yan bili nhe-dhu reitre-n yurr important-dja nhe dhuka keep track ngurukiyi.

Compulsory super nhokal employer-wung

Most-dhuny li marram compulsory super contributions nhanukal employer-wung yaku super guarantee.

Minimum amount ga ngorra nhayi balang nhokal employer-y contribute, based-dja nhokal pay-lil. Nhe mak balang djarryurr nha-lil fund-lil nhungu balang super gi garri.

Nhe balang bulu malngmarang dhiyakuwuy limurrunggal websitengur dhiyal Super employer-wung.

Media: Yolngu Matha – 01. Super Individuals-gu mala (Super for individuals) https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzajjk4 (**Duration:** 0:55)

Paying balang bulu nhepin yan

Nhe balang djarryurr nhe balang nhungu own rrupiya wulangdhurr nhokal super-lil marrka nhungu dhu bulun rrupiya balanyamirriy nhe dhu retire – dhuwandja yaku making personal contributions.

Bengur 1 July 2017-ngur, most-dja ngunhiyi ngayi under 75-mirr dhunggarra mirr claim balang tax deduction walalang personal super contribution-gu.

Ngunhiyi nhe low income-ngur, mak balang nhe wirpuny eligible government contributions-gu. Yaka nhungu need apply-gu government contributions-gu. Ngunhiyi nhe eligible ga nhungu fund-dhuny ga ngayathaman nhungu tax file number (TFN), limurr dhu pay ngunhiyi nhokal account-lil automatically-n yan.

Amount-dja tax nhokal contributions-ngur dja depend-li wanha ngunhiyi contributions concessional (sometimes li referred to nhakun 'before tax') wu non-concessional (sometimes-li referred to nhakun 'after tax'), ga wanha nhe djulkmarangal contribution caps.

Bulu balang nhe malngmarang dhiyakuwuy dhiyal:

- Claiming deduction personal super contributions-gu
- Nguthanmaram dhuka nhungu super

Media: Yolngu Matha – 02. Super Individuals-gu mala (Super for individuals)
https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzajke5 (**Duration:** 1:08)

Keeping track nhungu super-w

Ngunhiyi nhe ngula djambi yaku, address wu djama, mak nhe lost track some-gu nhungu super-w. Ngayatham dhuka ngulanhamunha super-w accounts dja mayali fees ga charges-dhuny dhuka lurrkun-guman nhungu overall super savings-dja. Ngulanhamunha dhukarr check ga manage-guny nhungu super-w dja.

Limurr balang larrung warrpam-gu super-w accounts-gu mala nhungu – ringimap limurrung dhipal **13 10 30**. Wu nhepin balang larrung ngunhiyi nhungu myGov account linked ATO-wal.

Ngunhiyi nhungu ngulanhamunha super-puy accounts, nhe balang wanggany manapula wanggany-lil preferred account-lil. Nhe balang

biyak online wiripuny.

Bulu malngmarang limurrunggal website-ngur dhiyal Check nhungu super.

Accessing-gu nhungu super-w

Nhe balang marrang access nhokal super savings-lil balanyamirriy nhe dhu retire-ny wu bilyun 65 dhirra dhunggarra.

Nhe balang yan earlier access-dja marrang nhokal super-lil dja some special cases-dhun, nhakun serious medical condition, severe financial hardship wu first home super saver scheme-dhun.

Bulu malngmarang accessing-gu nhungu super-w limurrunggal website-ngur dhiyal:

- Withdrawing-gu ga bakiw nhungu super-w
- Early access nhungu super-w

Media: Yolngu Matha – 03. Super Individuals-gu mala (Super for individuals)
https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzajmx6 (**Duration:** 1:10)

QC 106017

Need nhe gungayunaraw tax wu super-w?

If you need support managing your tax and super, we have a dedicated Indigenous helpline and free help during tax time.

Last updated 6 January 2026

Limurrung Indigenous helpline-dja dhiyal support-gu Aboriginal ga Torres Strait Islander people-gu mala, ga nhe balang buluny marrang free gangayunamirr ga support tax time-mirriy.

Ngunhiyi nhe ga ngayatham questions tax wu super-puy, limurr-dja dhiyal gungayunaraw.

Engage limurrunggal

Balanyamirriy nhe-dhu call, limurr mak balang ngangthurr nhunany tax file number-w (TFN)gu. Ngunhiyi nhe yaka djal lakaranharaw, manymak, yurr yan dhu ngurungiyiny easier-gum gungayunaraw nhungu. Ngunhiyi nhungu bayngu TFN, limurr balang gangayurr nhunanay marranharaw ngurukiyi.

Yaka limurr-dhu gurrupan information nhokal wiripuw-dja yolnguw, baythi ngayi balang gurrutumirr. Ngunhiyi nhe ga gangayun lundumirringuny, gurrutumirriny wu kinship carer-ny, nhayi ngunhili-dhu nhokal balanya mirriy nhe-dhu call unless limurr-ga linggun ngayathaman nhanngu written permission.

Malngmarang nhaliyak balang nhe gurrupul permission wiripuw yolnguw wanganharaw limurrunggal nhokal behalf-ngur limurrunggal website-ngur dhiyal update nhungu contact details wu authorised contacts mala.

Media: Yolngu Matha – 01. Need nhe gungayunaraw tax wu super-w? (Need help with tax or super?)
https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzajgoz (**Duration:** 1:16)

Indigenous helpline

ATO Indigenous helpline-dja Aboriginal ga Torres Strait Islander peoples-gu. Baythi balang limurrung staff Indigenous helpline-ngur yaka indigenous, specialised ngayi gunggayunaraw Aboriginal ga Torres Strait Islander people-gu. Walal balang gungayurr nhunany balanyanharaw mala nhakun marranharaw TFN-gu, lodging-gu nhungu tax return-gu, wu marlngmaranharaw nhungu super-w.

Nhe balang ringimap Indigenous helpline-gu dhipal **13 10 30** (8 am ga bala 6 pm-lil, Monday ga bala Friday-lil, yurr yaka public holidays mirriy-dja).

Nhe balang ngayathul nhungu tax file number (TFN) wu Australian Business Number (ABN) retin balanymirriy nhe-dhu call. Wangany nhe-dhu customer service represenatative-wal dja, ngayi mak dhu

ngangthun nhunany series of questions mala marrka-dhu gungayun identify nhunany. Dhiyanguny-dhu gangayun protect nhungu personal tax records.

Media: Yolngu Matha – 02. Need nhe gungayunaraw tax wu super-w? (Need help with tax or super?)
https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzaj8pg (**Duration:** 1:06)

Free tax help

Bitjan bili dhunggarra ngupan tax time-mirriy, nhe balang marrang free gangayunamirr lodging-gu nhungu tax return-gu.

Tax Help program

Limurrung Tax Help program-dja ngurukiyi walalang ngunhiyi walalang income nhakun $70,000 wu lurrkun wanggany dhu dhungarray. Bengur July-ngur ga October-lil each dhungarra, trained-buy volunteers-dhu li gunggayun bawalamirriny lodge-gu walalang tax returns-gu online. Volunteers dhuny balang ganggayurr ngamangamayunaraw myGov account-gu, correcting wu amending-gu nhungu ngathilingu tax returnsgu ngathilingu dhunggarraw mala.

ATO-guny ga ngorra Tax Help centes mala dhuwalatjan Australia-kurr ga some centres-dhuny li provide specialised support Aboriginal ga Torres Strait Islander communities-gu. Volunteers-dhuny mala dhu buluny gunggayun nhunany ngunhiyi nhe lika nhina rural wu remote wangangur.

Bulu malngmarang limurrunggal website-ngur Tax Help program wu ringimap Indigenous Helpline-gu dhipal **13 10 30** nhungu galki Tax Help centre-w.

National Tax Clinic program

Ngunhiyi nhe yaka eligible Tax Help program-gu, mak balang nhe access free advice ga support National Tax Clinic program-ngur. Program-dja government-funded initiative gunggayunaraw ngurukiyi walalang ngunhiyi ngayi balang gulukuru afford professional-gung advice ga representation nhanngu tax affairs-gu mala.

Bulu malngmaran limurrunggal website-ngur dhiyal National Tax Clinic program.

Media: Yolngu Matha – 03. Need nhe gungayunaraw tax wu super-w? (Need help with tax or super?)
https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzajecx (**Duration:** 1:46)

QC 106016

Yumplatok

Home page of translated Yumplatok language products.

Published 6 January 2026


Australian Taxation Office Indigenous artwork

Overview

These pages have information about tax and superannuation (super) to help you understand your rights and obligations.

If you need to speak with us, phone our Indigenous hotline on **13 10 30** (8:00 am – 6:00 pm, Monday to Friday).

Individuals

- Tax po wan person
  Tax for individuals
- Help protekt yu ane komuniti blo yu
  Help protect you and your community
- Wiskain po lodge tax return blo yu
  How to lodge your tax return factsheet

Superannuation

- Super po wan person
  Super for individuals

Help and support

- Yu nide elp wea tax o super a?
  Indigenous helpline and free tax help

Tax po wan person

Learn about paying tax, applying for a TFN, lodging a tax return, receiving income and claiming deductions.

Super po wan person

Superannuation (or super) is money that is invested in a fund to provide for your retirement.

Yu nide elp wea tax o super a?

If you need support managing your tax and super, we have a dedicated Indigenous helpline and free help during tax time.

QC 106012

Tax po wan person

Learn about paying tax, applying for a TFN, lodging a tax return, receiving income and claiming deductions.

Last updated 6 January 2026

Wen yu pei tax

Mipla (da ATO) kolekt dis tax mani po da gabmant. Wi kolem paying tax. Da gabmant yuze dem tax mipla kolektem po dipren service wase:

- hospital
- edukeisan
- road

- train.

Aumas tax yu pei ol wokemaut prom aumas mani yu mekem prom zob blo yu ane ip yu gad tax file namba (TFN).

Tax file namba blo yu

Dis TFN e spesil namba blo yu wea dem eria blo tax ane superannuation. E free po gede TFN.

Ip yu nogad TFN, yu mait pei tumas tax.

E gad dipren wei yu ken aplai po TFN. E mo kwik po aplai po TFN online.

E gad da peipa application form sodat Aboriginal ane Tores Streit Ailan pipol ken aplai po TFN. Yu ken mekem diskain ip yu nogad ol dem peipa po prubem online uda yu, wase prapa birth certificate, passport o drivers licence.

Media: Yumplatok – 01. Tax po wan person (Tax for individuals) https://tv.ato.gov.au/ato-tv/media?v=bi9or7orzszdgf (**Duration:** 0:59)

Tax return blo yu

Wen yu gede mani prom zob blo yu den yu mas lodge tax return ebri yia. Ebriwan spostu lodge dat return bai 31 Oktober. Yu ken mekem online bai yuze myTax wea da ATO online service, o wea registered tax agent, o yuze peipa form.

Yu ken gede pamle o pren blo yu po elpe yu wea da tax return. Dempla no kan aske yu po mani po elpe yu — mata registered tax agent lau po gede mani prom yu po prepare dem tax return. Yu mas sain da tax return yuselp bikoz yu da wan uda bin gibe ebri dem inpomeisan.

Ip yu sabe ip yu spostu lodge tax return o ip yu gad problem wiskain po lodgem, den yu ken gede pri elp prom mipla Tax Help pipol.

Yu ken ring da Indigenous helpline lo **13 10 30** (8:00 am po 6:00 pm, Monday po Friday, bat no lo public holiday).

Go ane download mipla factsheet baut Wiskain po lodge tax return blo yu.

Media: Yumplatok – 02. Tax po wan person (Tax for individuals) https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzac63n (**Duration:** 0:59)

Aumas mani yu bin gedem

Wen yu meke tax return e mas gad ebri income o mani yu bin mekem wea dat yia. Yu mait bin gede mani diskain prom:

- zob blo yu
- investment mani
- mani yu bin gedem prom gabmant o grant mani
- nada ples.

Wen yu lodgem online wea myTax, mipla go putem dem inpomeisan mipla pinis gad.

Mani yu no nid po putem wea tax return

E gad sam mani yu no nid po adem wea income blo yu. E diskain, Aboriginal and Tores Streit Ailan pipol ane Indigenous holding entities no pei income o capital gain tax lo native title payments o benefits.

Media: Yumplatok – 03. Tax po wan person (Tax for individuals) https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzapyr8 (**Duration:** 0:38)

Claim dem deductions

Wen yu meke tax return, yu lau po gede tax deductions po sam dipren kost blo yu. E mait bi, yu ken claim deduction po dem ting yu bin nid po bai po meke da wok blo yu.

Yu mas kipe records (wase receipts) po dem dipren expense blo yu. Yu ken yuze da myDeductions tool wea da ATO app po kipe rekord blo dem ting wea wan ples.

Offsets ane rebates

Yu mait gad rait po gede sam tax offsets ane rebates. Tax offsets ane rebates go kat aumas tax yu nid po pei.

Ip yu stap wea sam spesil remote o ausaid eria blo Australia yu mait gad rait po gede da zone tax offset.

Ip yu yuze fuel (wase diesel o petrol) po meke pauwa po yu aus, yu mait gad rait po gede fuel tax credits. Yu mas pute neim blo yu daun po gede fuel tax credits bipo yu ken claim po dat rebate.

Media: Yumplatok – 04. Tax po wan person (Tax for individuals) https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzszobn (**Duration:** 0:58)

QC 106021

Super po wan person

Superannuation (or super) is money that is invested in a fund to provide for your retirement.

Last updated 6 January 2026

Superannuation (o super) e mani dat ol putem insaid spesil fund wea yu gede da mani wen yu retire.

Ip yu gad zob, employer blo yu go stat po pay super po yu. Yu ken pute mo mani insaid dat super sodat yu go gede mo mani wen yu retire.

Most pipol no kan gede da super mani bipo dempla retire. E prapa impotant po sabe wea ol dat super blo yu e stap.

Employer blo yu mas pei yu super

Most pipol gede super dat employer blo yu mas pei. Ol kolem super guarantee.

Employer blo yu wokaut aumas super em mas pei prom wanem wage blo yu. Yu ken chose wanem super fund po pute super blo yu.

Yu ken paindaut mo baut super wea website blo mipla Wanem mai bos adem po mai super.

Media: Yumplatok – 01. Super po wan person (Super for individuals) https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzac3ao (**Duration:** 0:44)

Yu ken pei mo super

Ip yu wandem yu ken pute mo mani blo yu po dat super fund blo yu so yu go gad mo mani wen yu retire. Ol kole dis wan meke personal super contribution.

Prom Zulai 1 2017, pipol uda no bin kese 75 yia old, ken yuze dem personal super contribution po tax deduction.

Ip yu onli gede smol pei, yu mait gad rait po da gabmant po gibe contribution mani po super blo yu. Yu no nide po aske da gabmant po mekem. Ip yu gad rait po diswan ane super fund blo yu gad da TFN blo yu, mipla go mata mekem.

E gad tu dipren wei mipla go tax da ekstra mani yu contribute po da super blo yu. Pas wan ip dem ekstra mani e concessional (samtaimz e kolem 'before tax'). Da nada wan e non-concessional (samtaimz e kolem 'after tax'). Ane mipla go luk ip yu pute mo mani wea da super dan yu lau po mekem.

You can find out more about this at:

- Raitem daun dem deduction po personal super contributions yu mekem
- Meke super kam mo big

Media: Yumplatok – 02. Super po wan person (Super for individuals) https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzac471 (**Duration:** 1:00)

Wiskain po sabe wea super blo yu e stap

Wen yu seinze neim blo yu, o adres o zob blo yu, den yu mait piget wea ebri super blo yu e stap. Ebri super e gad fees ane charges, so ip yu gad ol dipren super account den yu go luse mani prom ol dem fees. E gad dipren wei po paindaut wea ol dem super account.

Mipla ken luk po yu ane paindaut wea dem account blo yu — ring mipla wea **13 10 30**. O yu ken luk yuselp ip da myGov account blo yu e link

po da ATO.

Ip yu gad dipren super account yu ken zoin dem tugeda ane meke da wan account wea yu wandem. Yu ken mekem online.

Po paindaut mo go luk mipla website lo Chek super blo yu.

Teke da mani prom super

Yu ken onli teke da mani prom da super wen yu retire o wen yu kese 65.

Samtaimz yu ken gedem bat e mas bi prapa gud rizan, wase nadakain nugud medikal problem, o yu gad prapa bad mani problem, o po da pas home super saver scheme.

Po paindaut mo baut gede da super blo yu go luk mipla website lo:

- Tekemaut ane yuze super blo yu
- Gede super blo yu erli

Media: Yumplatok – 03. Super po wan person (Super for individuals) https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzac7n9 (**Duration:** 0:59)

QC 106020

Yu nide elp wea tax o super a?

If you need support managing your tax and super, we have a dedicated Indigenous helpline and free help during tax time.

Published 6 January 2026

Mipla Indigenous helpline e ken sapot Aboriginal ane Tores Streit Ailan pipol, ane yu ken gede elp ane sapot wea tax taim.

Ip yu gad eni tax o super kweston, mipla ya po gibe elp.

Tok po mipla

Wen yu ringap, mipla go ask po tax file namba (TFN) blo yu. Yu no nid po spik da namba, bat e go mekem mo izi. Ip yu nogad TFN, mipla ken elp yu po gedem.

Mipla no ken gibe eni inpomeisan baut nada pipol, nomata dempla pamle blo yu. Ip yu trai po elpe pren, pamle o carer, dempla mas de wea yu wen yu ringap. Dempla no nid po de be ip dempla bin pinis gibe permission wea leta.

Paindaut wiskain yu ken gibe permission po sambodi po spik po mipla baut yu. Go luk mipla website wea seinze inpomeisan baut yuselp ane uda yu lau po spik po yu.

Media: Yumplatok – 01. Yu nide elp wea tax o super a? (Need help with tax or super?)
https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzajwym (**Duration:** 0:59)

Indigenous elpline

Da ATO Indigenous elpline e po for Aboriginal ane Tores Streit Ailan pipol. No ebri staff e indigenous wea da Indigenous elpline. Bat dempla gat spesil treining po elpe Aboriginal ane Tores Streit Ailan pipol. Dempla ken elp po gede TFN, po lodge tax return, o po paine super.

Yu ken ring da Indigenous helpline lo **13 10 30** (8:00 am po 6:00 pm, Monday to Friday, bat no dem public holiday).

Yu mas gad dem tax file number (TFN) o Australian business number (ABN) wea yu wen yu ringap. Wen yu spik po da customer service pipol, dempla go ask yu dipren kweston po meik sure yu da rait person. Dis wan po protekt dem tax rekord blo yu.

Media: Yumplatok – 02. Yu nide elp wea tax o super a? (Need help with tax or super?)
https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzszmxu (**Duration:** 0:49)

Pri tax help

Ebri yia wen e taim po lodge tax, yu ken gede pri elp po lodgem.

Tax Elp program

Dis tax elp program e po pipol wea pei blo dempla wea ebri yia no kese $70,000. Prom Zulai po Oktober ebri yia, pipol uda gad spesil treining elpe pipol po lodge tax return online. Dem woka ken elpe yu po meke myGov account, fiks ane seinz dem tax return ane lodging tax return prom dem nada yia.

ATO e gad Tax Help senta rait raun Australia. Sam dem senta e gad spesil sapot po Aboriginal ane Tores Streit Ailan komuniti. E gad woka de uda ken gibe online o phone elp ip yu stap wea dem rural o ausaid komuniti.

Po paindaut mo go luk mipla website lo Tax Help program o ring da Indigenous Helpline **13 10 30** po paindaut wea e gad Tax Help senta.

National Tax Klinik program

Ip yu no gad rait po yuze da Tax help program, mait yu ken gede pri adbais ane sapot lo da National Tax Klinik program. Dis program e gede mani prom gabmant po elp pipol uda nogad mani po pei po gede adbais o sambodi po gibe inpomeisan baut dem tax nid blo dempla

Po paindaut mo go luk mipla website lo National Tax Klinik program.

Media: Yumplatok – 03. Yu nide elp wea tax o super a? (Need help with tax or super?)
https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurzajia6 (**Duration:** 1:27)

QC 106019

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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.

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