



Withholding declaration

How to complete a Withholding declaration to authorise your payer to adjust the amount of tax withheld from payments.

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Who should complete this form

Complete a *Withholding declaration* if:

- you want your payer to adjust the amount withheld from payments made to you
- you've completed a *Tax file number declaration* (NAT 3092) form with your current payer and now want to do one of the following
 - advise your payer if you become or stop being an Australian resident for tax purposes
 - claim or not claim the tax-free threshold
 - advise your payer of your Higher Education Loan Program (HELP), VET Student Loan (VSL), Financial Supplement (FS),

Student Start-up Loan (SSL) or Australian Apprenticeship Support Loan (AASL) repayment obligations, or that you have repaid your loan in full

- claim or vary your entitlement to a tax offset (including the seniors and pensioners tax offset – SAPTO).

You must provide, or have previously provided, your payer with a completed *Tax file number declaration* (NAT 3092) quoting your tax file number or claiming an exemption from quoting it, before you can vary your withholding.

You must lodge a new form if either:

- you start to receive payments from a new payer and want them to adjust the amount withheld
- your circumstances change.

You need to provide all the information requested on the form.

Providing the wrong information may lead to incorrect amounts being withheld from payments made to you.

How to get this form

You can get the *Withholding declaration* form:

- [Online](#)
- [Phone us](#)
- [Download](#)

Easier online

It's fast and easy to complete your *Withholding declaration* online through ATO online services. To access the form, you need to link your myGov account to the Australian Taxation Office (ATO). The online form can be used for employment and non-employment related payments. This includes payments from a superannuation income stream or compensation payments.

You can also view your current and historical tax details in ATO online services. Sign in to your myGov account and go to your linked ATO online services. Select **Employment** from the menu, and then **Employment details**.

For more information on how to complete the form online, see **Access and complete employment forms in ATO online**.

Phone us

To get a copy of this form emailed to you, phone our automated Publications distribution service on **1300 720 092** (24 hours a day, 7 days a week):

- Order – *Withholding declaration* (NAT 3093)
- print the form and fill it in by hand.

Download

You can also download the [Withholding declaration \(NAT 3093, PDF 364KB\)](#)  form and either:

- fill in the form on screen, then save and print the form
- print the form and fill it in by hand.

How to complete the form – payee

The following instructions are for the downloadable or printed copy of the form. If completing the form online, see **Access and complete employment forms in ATO online**.

Section A: Payee's declaration

To be complete by payee.

- [Questions 1-2](#)
- [Question 3 – What is your tax file number \(TFN\)?](#)
- [Question 4 – Are you an Australian resident for tax purposes or a working holiday maker?](#)
- [Question 5 – Do you want to claim the tax-free threshold from this payer?](#)
- [Question 6 – Do you have a Higher Education Loan Program \(HELP\), VET Student Loan \(VSL\), Financial Supplement \(FS\), Student Start-up Loan \(SSL\) or Australian Apprenticeship Support Loan \(AASL\) debt?](#)

- [Question 7 – Do you want to claim or vary your tax offset entitlement by reducing the amount withheld from payments made to you?](#)
- [Question 8 – Do you want to claim the seniors and pensioners tax offset \(SAPTO\) by reducing the amount withheld from payments made to you?](#)
- [Sign and date the declaration](#)
- [Privacy of information](#)

Questions 1–2

Complete these questions by providing your personal information.

Question 3 – What is your tax file number (TFN)?

We and your payer are authorised by the *Taxation Administration Act 1953* to request your **tax file number**. You're not legally required to quote your TFN. However, quoting your TFN reduces the risk of administrative errors and having extra tax withheld.

Your payer is required to withhold the top rate of tax from all payments made to you if you don't provide your TFN or claim an exemption from quoting your TFN.

Where to find your TFN

If you already have a TFN, you can find it online through myGov by going to your linked **ATO online services**.

If you don't have a myGov account, you can usually find your TFN on:

- your income tax notice of assessment (NOA) if you have lodged a tax return
- letters you have received from us, such as a statement of account
- a payment summary or income statement (provided by your payer)
- your superannuation account statement.

If you use a registered tax agent, you can ask them for your TFN.

If you still can't find your TFN after checking these options, **phone us**.

If you don't have a TFN

You may be able to claim an exemption from quoting your TFN but you have to use the downloadable or printed copy of *Withholding declaration* (NAT 3093) form.

Print 'X' in the appropriate box if you:

- have lodged a **Tax file number – application or enquiry for individuals** or made an enquiry to obtain your TFN
 - you now have 28 days to provide your TFN to your payer, who must withhold at the standard tax rate during this time
 - after 28 days, if you haven't given your TFN to your payer, they will withhold the top rate of tax from future payments
- are claiming an exemption from quoting a TFN because you are either
 - under 18 years old and don't earn enough to pay tax
 - an applicant or recipient of certain pensions, benefits or allowances from one of
 - Services Australia – however, you need to quote your TFN if you receive JobSeeker, Youth Allowance, Austudy or Parenting Payment
 - Department of Veterans' Affairs – a service pension under the *Veterans' Entitlement Act 1986*
 - Military Rehabilitation and Compensation Commission.

Question 4 – Are you an Australian resident for tax purposes or a working holiday maker?

Generally, we consider you to be an Australian resident for tax purposes if you:

- have always lived in Australia or you have come to Australia and live here permanently
- have been in Australia continuously for 6 months or more, and for most of that time you worked in the one job and lived at the same place
- have been in Australia for more than 6 months of the year, unless your usual home is overseas and you do not intend to live in Australia

- go overseas temporarily and you do not set up a permanent home in another country
- are an overseas student who has come to Australia to study and are enrolled in a course that is more than 6 months long.

Working holiday maker

If you are in Australia on a working holiday visa (subclass 417) or a work and holiday visa (subclass 462), you must print '**X**' in the working holiday maker box. Special rates of tax apply for **working holiday makers**

If you're a working holiday maker, you must answer **No** to [Question 5 – Do you want to claim the tax-free threshold from this payer?](#)

Foreign resident for tax purposes

If you're not an Australian resident for tax purposes or a working holiday maker, you must print '**X**' in the foreign resident box, unless you are in receipt of an Australian Government pension or allowance.

Foreign resident tax rates are different

A higher rate of tax applies to a foreign resident's taxable income. Foreign residents are not entitled to a tax-free threshold nor can they claim tax offsets to reduce withholding, unless you are in receipt of an Australian Government pension or allowance.

If you're a foreign resident for tax purposes, you must answer **No** to [Question 5 – Do you want to claim the tax-free threshold from this payer?](#)

For more information, see **Your tax residency**

Temporary residents can claim super when leaving Australia by requesting a **Departing Australia superannuation payment (DASP)**, if all requirements are met.

Question 5 – Do you want to claim the tax-free threshold from this payer?

The tax-free threshold is the amount of income you can earn each financial year that is not taxed. By **claiming the tax-free threshold**, you reduce the amount of tax that is withheld from payments made to you.

Answer **Yes** if you want to claim the tax-free threshold because you are an Australian resident for tax purposes and either:

- you are not currently claiming the tax-free threshold from another payer
- you are currently claiming the tax-free threshold from another payer and your total income from all sources will be less than the tax-free threshold.

Answer **Yes** if you are a foreign resident in receipt of an Australian Government pension or allowance.

Answer **No** if none of the above applies or you are a working holiday maker.

If you receive any taxable government payments or allowances such as JobSeeker, Youth Allowance or Austudy, you are likely to be already claiming the tax-free threshold from that payment.

Question 6 – Do you have a Higher Education Loan Program (HELP), VET Student Loan (VSL), Financial Supplement (FS), Student Start-up Loan (SSL) or Australian Apprenticeship Support Loan (AASL) debt?

Answer **Yes** if you have a HELP, VSL, FS, SSL or AASL debt.

Answer **No** if you do not have a HELP, VSL, FS, SSL or AASL debt, or you have repaid your debt in full.

Trade support loan (TSL) is now known as Australian Apprenticeship Support Loan (AASL).

For more information, see [Study and training support loans](#).

Question 7 – Do you want to claim or vary your tax offset entitlement by reducing the amount withheld from payments made to you?

There are 2 categories of tax offsets at this question:

1. Invalid or invalid carer tax offset
2. Zone or overseas forces tax offset.

For more information, see **Withholding declaration – calculating your tax offset**.

You may end up with a tax debt at the end of the year if you overestimate your entitlement to any of these benefits.

If you can't estimate your entitlements to certain benefits for the year, you can claim it at the end of the financial year on your tax return.

Question 8 – Do you want to claim the seniors and pensioners tax offset (SAPTO) by reducing the amount withheld from payments made to you?

Claim the tax offset from only one payer

You are not entitled to reduce your withholding amounts, or claim the seniors and pensioners tax offset (SAPTO), with more than one payer at the same time.

If your income comes from more than one source, and need help with this question, phone us.

How your income affects the amount of your tax offset

You must meet the eligibility conditions to receive SAPTO. Your rebate income, not your taxable income, determines the amount of SAPTO, if any, you will receive.

Answer **Yes** if you are eligible and choose to claim SAPTO from this payer by reducing the amount withheld from payments made to you during the year.

For more information, see **Withholding declaration – calculating your tax offset**.

Sign and date the declaration

Make sure you have answered all questions in Section A, then sign and date the declaration.

Give the declaration to your payer so they can work out how much tax to withhold from payments they make to you.

Privacy of information

We respect your privacy and only collect and disclose information, including your tax file number, as authorised by taxation law.

Varying your withholding

Downward variation

The main purpose of varying or reducing the amount of withholding is to make sure that the amount withheld during the income year best meets your end-of-year tax liability.

You may want to apply for a variation if the normal rate of withholding leads to a large credit at the end of the income year because your tax-deductible expenses are higher than normal.

To apply, you must complete a **PAYG withholding variation application** and send it to us.

Upward variation

If you want to increase the rate or amount of withholding from your pay, you can arrange an **upward variation** with your payer by either:

- entering into an agreement with your payer. Your request should be in writing and can be in any format
- completing your *Withholding declaration* online through ATO online services. See [How to get this form](#)

Payer obligations

Section B: Payer's declaration

To be completed by payer.

If you withhold amounts from payments, or are likely to withhold amounts, your payee may give you either a printed:

- copy of *Withholding declaration* (NAT 3093) with Section A completed
- summary of their employee tax or details summary (or both) from ATO online services.

A *Withholding declaration* applies to payments made after the declaration is provided to you. The information provided on this form is used to work out the amount of tax to be withheld from payments based on our PAYG withholding **tax tables** we publish.

If your payee gives you another declaration, it overrides any previous declarations.

The information in the completed *Withholding declaration* form **must** be treated as sensitive. Once you have completed, signed and dated the declaration, file the declaration form. **Don't send the declaration to us.**

The TFN rule issued under the *Privacy Act 1988* requires a TFN recipient to use secure methods when storing and disposing of TFN information. If a payee submits a new *Withholding declaration* or leaves your employment, you must keep this declaration for the current and following financial year.

QC 16347

Our commitment to you

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

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

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

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

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