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## General

Find out about general information in other languages.

### **Audio guides – in your language**



The audio guides provide an alternative way to access important information.

### **Community voices series**



This video series features real people from the Australian community sharing their personal experiences, in their own words, with tax and superannuation (super).

### **Glossary of common tax and superannuation terms**



The glossary of terms is our translation of over 350 common tax and superannuation terms used in Australia. It includes the English term and the translation in 34 languages.

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Information relating to identity crime and protecting yourself from identity crime.

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Fraudulent phoenix activity occurs where a company deliberately liquidates to avoid paying creditors, taxes and employee entitlements.

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## **Ride-sourcing – the basics**



You can also contact a registered tax practitioner if you need more help.

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How we help Australian companies compete fairly.

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Our translated resources make tax time easier.

## Ready for business



Tax, super and registration obligations for new business owners.

QC 101116

## Audio guides – in your language

The audio guides provide an alternative way to access important information.

**Last updated** 2 December 2024

### Listen to our audio guides

Listen to learn more about:

- Tax: how it works and why we pay it
- Starting your first job
- Lodging your tax return
- Starting a small business
- Staying safe from scams
- Superannuation
- Where to get help and support

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To give us feedback or suggest further audio guides, email [diverseaudiences@ato.gov.au](mailto:diverseaudiences@ato.gov.au).

QC 70981

## Community voices series

This video series features real people from the Australian community sharing their personal experiences, in their own words, with tax and superannuation (super).

**Last updated** 21 March 2025

We all have different experiences with tax and super, and we're here to help make yours as easy as possible.

In this video series people share their personal experiences, in their own words, about navigating life in a new country – from lodging their first tax return, to setting up a small business, and how the ATO has helped.

### Shane's story – new to tax and super

Shane and his wife decided it was 'now or never' when they moved to Australia. In this video, Shane talks about his experience learning about tax and his advice for finding the information you need.

**Media:** Shane's story – New to tax and super

<https://tv.ato.gov.au/ato-tv/media?v=bi9or7odkttkbz> [↗](#) (Duration: 01:46)

For more information, see [Tax time resources in languages other than English](#).

## Karan's story – running a small business

Karan's been in business for over 34 years. Watch and listen to Karan's story to learn about the importance of planning ahead to set your business up for success and how the ATO can help.

**Media:** Karan's story – Running a small business

<https://tv.ato.gov.au/ato-tv/media?v=bi9or7odktxcyf> [↗](#) (Duration: 02:06)

For more information, see [Starting your own business](#) also available in [Arabic](#), [Simplified Chinese](#), [Traditional Chinese](#), [Dari](#), [Farsi](#), [Filipino](#), [Khmer](#), [Korean](#), [Nepali](#), [Spanish](#) and [Vietnamese](#).

## Feridun's story – protecting your personal identity

Feridun has seen first-hand the damage that scammers can cause people.

In this video, he shares his advice for staying safe from scams and how information on the ATO website helps him keep his community informed.

**Media:** Feridun's story – Protecting your personal identity

<https://tv.ato.gov.au/ato-tv/media?v=bi9or7odktqi6j> [↗](#) (Duration: 02:35)

### See also

- [Scam alerts](#)
- [Protect your information](#)
- [Verify or report a scam](#) also available in [Arabic](#), [Assyrian](#), [Simplified Chinese](#), [Traditional Chinese](#), [Dari](#), [Hindi](#), [Khmer](#), [Korean](#), [Nepali](#), [Punjabi](#), [Spanish](#), [Thai](#), [Urdu](#) and [Vietnamese](#)
- [Identity crime](#) in [Arabic](#), [Assyrian](#), [Traditional Chinese](#), [Dari](#), [Farsi](#), [Khmer](#), [Korean](#), [Nepali](#), [Russian](#), [Spanish](#), [Thai](#), [Turkish](#) and

[Vietnamese](#)

## Hanna's story – operating as a sole trader

Hanna felt like she had to learn a lot of information quickly when she moved to Australia and started her own business.

In this video, Hanna talks about how she got her business up and running and how the ATO helped her.

**Media:** Hanna's story – Operating as a sole trader

<https://tv.ato.gov.au/ato-tv/media?v=bi9or7odktxgnp> [↗](#) (Duration: 02:01)

For more information, see [Starting your own business](#) also available in [Arabic](#), [Simplified Chinese](#), [Traditional Chinese](#), [Dari](#), [Farsi](#), [Filipino](#), [Khmer](#), [Korean](#), [Nepali](#), [Spanish](#) and [Vietnamese](#).

## Monica F's story – learning about super

Monica was taught from a young age that being financially literate can set you up for the future.

In this video, Monica talks about how learning about super has empowered her and shares her experience of the ATO.

**Media:** Monica F's story – Learning about super

<https://tv.ato.gov.au/ato-tv/media?v=bi9or7odktx3id> [↗](#) (Duration: 01:57)

For more information, see [Your superannuation basics](#) also available in [Arabic](#), [Assyrian](#), [Simplified Chinese](#), [Traditional Chinese](#), [Dari](#), [Farsi](#), [Hindi](#), [Khmer](#), [Korean](#), [Nepali](#), [Punjabi](#), [Russian](#), [Spanish](#), [Thai](#), [Turkish](#), [Urdu](#) and [Vietnamese](#).

## Sargon's story – supporting the community

As a community leader, Sargon is passionate about helping those who are new to Australia, especially refugees.

In this video, Sargon talks about his experience coming to a new country and learning about Australia's tax system, and how he now helps others in similar situations to feel confident with managing their tax.

**Media:** Sargon's story – Supporting the community

<https://tv.ato.gov.au/ato-tv/media?v=bi9or7odktor67>  (Duration: 02:33)

For more information


- [Getting help](#) also available in [Arabic](#), [Simplified Chinese](#), [Traditional Chinese](#), [Dari](#), [Farsi](#), [Filipino](#), [Khmer](#), [Korean](#), [Nepali](#), [Spanish](#) and [Vietnamese](#)
- [Key tax and super terms](#)

QC 67202

## Glossary of common tax and superannuation terms

The glossary of terms is our translation of over 350 common tax and superannuation terms used in Australia. It includes the English term and the translation in 34 languages.

**Last updated** 13 November 2024

The [glossary of terms \(XLS, 1.3MB\)](#)  is our translation of over 350 common tax and super terms used in Australia.

It includes the English term and the translation in 34 languages.

### What is it for?

The glossary helps people from culturally and linguistically diverse (CALD) backgrounds understand common tax and super terms.

The glossary also helps the consistency of ATO translated products.

When we translate materials, we use the translated terms in the glossary, so you see the same terms in all our in-language products.

## **Who is it for?**

The glossary can help if you:

- are doing your individual or business tax
- provide support and services to people from CALD backgrounds
- are a tax professional.

## **What languages are available?**

The glossary is available in 34 languages:

- Amharic
- Arabic
- Assyrian
- Bangladeshi
- Burmese
- Chinese
- Croatian
- Dari
- Dinka
- Farsi
- Filipino
- Greek
- Hindi
- Indonesian
- Italian
- Japanese
- Karen

- Khmer
- Korean
- Macedonian
- Nepali
- Punjabi
- Russian
- Serbian
- Sinhalese
- Somali
- Spanish
- Swahili
- Tamil
- Thai
- Turkish
- Ukrainian
- Urdu
- Vietnamese

QC 26877

## Identity crime

Information relating to identity crime and protecting yourself from identity crime.

**Last updated** 16 April 2020

Your personal information is the key to your identity. Protecting your personal information is just as important as locking your front door.

Do you know what you need to protect and how? Watch our video and make protecting your personal information part of your day.

**Watch:**

**Media:** Protect your personal information

<https://tv.ato.gov.au/ato-tv/media?v=bd1bdiubfurqiw>  (Duration: 1:34)

## What is identity crime?

Identity crime happens when someone uses a stolen, manipulated, or assumed identity to commit fraud or other crimes. It can involve creating a new identity, false identity, or using stolen information to impersonate someone else.

Criminals can start using your identity with some basic details, such as your name, date of birth, and address. If your identity is stolen, it can take years to fix and you could face financial problems. You may also have problems getting a job, a loan, renting a house, or applying for government services or benefits.

Identity criminals take other people's details by:

- stealing purses, wallets, mail or mobile phones
- sifting through rubbish
- asking for your tax file number (TFN) as part of a fake job recruitment process
- reading what you have shared on an online social networking site
- asking questions while pretending to be from a government department or bank and offering to help you complete a tax return or other official document
- luring you to click on a web link or email that captures your details.

Criminals can use your stolen identity to:

- live in Australia as a citizen
- access your bank account and shop using your credit card
- avoid paying tax, child support or Higher Education Loan Program (HELP) repayments

- steal your superannuation
- apply for a government benefit
- sell your house
- avoid court appearances or jail.

## ATO tips for protecting your identity

### 1 Know what to protect

Your personal information is the key to your identity. Do you know what you need to protect and how?

Personal information includes your:

- full name
- date of birth
- current address
- bank account numbers
- credit card details
- tax file number (TFN)
- drivers licence details
- passport details.

**Media:** Protect your personal information

<https://tv.ato.gov.au/ato-tv/media?v=bd1bdiubfurqiw>  (Duration: 1:34)

### 2 Should you share your information?

- You should only share your personal information with people you trust, or with organisations with a legitimate need for the information.
- Identity thieves can sometimes trick you into providing details by claiming that you have won a competition, or by claiming to represent a charity and asking for a donation.

### **3 Store personal information in a secure place**

- Avoid carrying documents such as your birth certificate or passport in a wallet or handbag unless you need them. Don't store personal information, such as TFNs, passwords and pin numbers, in your mobile phone.
- Never leave registration papers, expired drivers licences, utility bills or spare house keys in the glove box of your car, even when it is locked. Use a locked mailbox or a post office box if you regularly receive large volumes of mail.
- Shred or destroy documents which contain any personal information.

Be careful of what you talk about in public – identity thieves can obtain a lot of information about you by listening to your mobile phone calls and your conversations with your friends.

### **4 Starting a new job**

Only give your TFN to a new employer after you have started the job.

Look out for employment scams – these scams are only there to steal your personal and/or financial information. These advertisements can appear as emails, advertisements on noticeboards, or online. They can also be fronts for laundering money.

Warning signs that a job offer might not be genuine include:

- promising guaranteed income, with no interview required
- asking you to pay a registration or upfront fee (for 'processing')
- claiming that you can make a lot of money easily using your computer
- only needing you to transfer money for someone else
- asking you to supply any of the following information:
  - home address
  - bank or credit card details
  - drivers licence or passport information

- TFN
- non work-related information, such as your appearance or marital status
- other personal information that isn't immediately relevant to the job.

Simply because an advertisement claims to represent a company does not necessarily mean that it does – for example, established and/or large companies do not use free email addresses in their advertisements.

If you are concerned, always check, and:

- don't click on any links in the advertisement or email
- take the extra step of looking up the company's official details on White Pages and call to ask about the job.

## **5 Never share your TFN on social media**

- Your TFN is yours for life. Only certain people are entitled to ask for your TFN, including the ATO, other government departments, such as Centrelink, your superannuation fund, bank or financial institution.


## **6 Change any passwords you have shared**

Passwords should be unique to you. The best way to protect yourself is to **never** share them. But if you have shared your passwords, be sure to change and update these regularly.

## **7 Protect your computer and phone**

Take the time to install up-to-date security software on your computer and phone.

## **8 Ensure your tax agent is registered**

You can check in English if your tax agent is registered on the Tax Practitioners Board website at [tpb.gov.au/onlineregister](https://www.tpb.gov.au/onlineregister) 

Remember, only a registered tax agent can charge you a fee to prepare and lodge your tax return.

## How we can help you

Report the loss or theft of your TFN without delay.

- If you have **lost** your TFN and **do not suspect misuse**, phone us on **13 28 61** between 8.00am and 6.00pm, Monday to Friday.
- If your TFN has been **stolen or misused**, phone us on **1800 467 033** between 8.00am and 6.00pm, Monday to Friday.
- If you do not speak English well and want to talk to a tax officer, phone the Translating and Interpreting Service on **13 14 50** for help with your call.

If you think that your information might be at risk, and you might become a victim of identity crime, we can also help by monitoring the use of your TFN.

### Remember:

- Using another person's TFN, misusing yours, or allowing it to be used by others, and 'buying' or 'selling' a TFN, are all serious crimes which can result in heavy fines or jail.
- If you have legitimate access to the identity details of other people, including their TFN, you must keep that information secure

For more information in English, look for the following pages on [ato.gov.au](http://ato.gov.au):

- [Your identity security - get help](#)
- [Online security](#)
- [Watch out for scams – protect yourself](#)

For more information about tax and super in your language, visit [ato.gov.au/otherlanguages](http://ato.gov.au/otherlanguages).

# How to avoid illegal phoenix activity

Fraudulent phoenix activity occurs where a company deliberately liquidates to avoid paying creditors, taxes and employee entitlements.

**Last updated** 9 March 2021

## About Illegal phoenix activity

Illegal phoenix activity is when a company shuts down to avoid paying its debts. A new company is then started to continue the same business activities, without the debt. When this happens:

- employees miss out on wages, superannuation and entitlements
- other businesses are put at a competitive disadvantage
- suppliers or subcontractors are left unpaid
- the community misses out on revenue that could have contributed to community services.

We're working with other government agencies through the Phoenix Taskforce to stop illegal phoenix activity.

### Find out about

- [What to look for and how to protect yourself](#)
- [If your business is struggling](#)
- [Report suspected phoenix activity](#)

## What to look for and how to protect yourself

Whether you're a business dealing with other businesses, a contractor, or an employee, there are signs that a business could be involved in illegal phoenix activity.



### If you're running a business

Look out for any of the following signs that a company you work with may be involved in illegal phoenix activity:

- quotes are lower than market value
- company directors have been involved with liquidated entities before
- requests for payments to go to a new company
- changes to the company's directors or company's name, while the manager and staff remain the same.

## **Before you work with another business**

Before you work with someone else's business, check them out thoroughly by:

- confirming they're registered and their Australian business number (ABN) is valid at [ABN Lookup](#)  (in English)
- searching the [ASIC Connect registers](#)  (in English) to check they're a registered entity and not in liquidation or external administration
- asking for references
- doing a credit check on them
- searching online to see if the company or its directors have any negative media reports
- asking for upfront payments, cash on delivery, payments in instalments, or ensuring you're taking a large enough deposit.

## **If you're an employee or contractor**


If you're working for a company, look out for these warning signs that your employer may be involved in phoenix activities:

- you don't receive a pay slip
- the company ABN and name changes, but the phone number or address stays the same
- your super or other employment entitlements are not being paid
- your pay is late, less than what it should be, or under the minimum wage


- your pay slip shows a different employer name to who you believe you work for.

To protect yourself from potential phoenix activity, you can:

- phone your superannuation fund to check that your super is being paid
- if your employer reports through Single Touch Payroll – check your super in real time by signing in to myGov and accessing ATO online services
- check your pay slip for changes to your employer's name or details
- search online to check for any negative reviews or media coverage.

If you're being paid irregularly – ask why. You can also contact the [Fair Work Ombudsman](#)  for advice.


#### **See also**

- [Your superannuation basics](#) (in English)
- [Fair Work Ombudsman](#)  (in English)

#### **Visa holders**

If you're working in Australia on a 457 or Temporary Skills Shortage visa, you must be working for the business that sponsored your visa. If you're working for a business that isn't your sponsor business, you may be missing out on employee entitlements or being paid less than the award rate.

There are resources available to help you protect yourself from potential phoenix employers.

For more information, see [Visa holders and migrants](#)  (in English, with translation available) – Fair Work Ombudsman website.

#### **If your business is struggling**

If you're a director and your business is having difficulties, an adviser may contact you to suggest advice. While most advisers do the right thing, watch out for advisers who recommend actions that could be illegal. This includes advising people to participate in illegal phoenix activity. If you follow their advice, you put yourself at risk. You could receive a fine, a criminal conviction or even a jail term.

Be cautious of advisers who:

- are not registered with a relevant statutory body or a member of a professional association
- claim to give pre-insolvency advice and encourage you to engage in inappropriate or even illegal activity.
- contact you after your creditor has taken court action
- suggest that you transfer your assets to a third party without payment
- offer advice on restructuring your business to avoid paying debts or other obligations
- offer you a fee based on a percentage of your debt or obligations
- tell you they know a liquidator who will protect your personal interests or assets
- tell you about a valuer who can under-value any assets
- ask you to provide incorrect information to authorities
- suggest you can withhold or destroy relevant records to prevent access by the liquidator or bankruptcy trustee
- suggest that they deal with the liquidator or trustee on your behalf.

## Get advice from a registered professional

If your business is experiencing difficulties, it's important to take action and get advice straight away from a registered professional.

If you need to wind up your company or restructure your business, a registered liquidator or registered trustee will be able to help you.

### See also


- [Changing, selling or closing your business](#) (in English)
- [COVID-19 regulatory information](#) [↗](#) (in English) – ASIC website
- [Insolvency guide for directors](#) [↗](#) (in English) – ASIC website
- [Beware of dodgy insolvency advisors](#) [↗](#) (in English) – Australian Financial Security Authority website

## Report suspected phoenix activity

We work with other Australian Government agencies to stop illegal phoenix activity. There are serious consequences for people involved in fraudulent phoenix activity, including jail, fines and the taking away of personal assets.

If you have information about someone you think may be involved in phoenix activity, you can report it confidentially to the ATO. You can:

- phone us on **1800 060 062**
- phone us through the Translating and Interpreting Service on **13 14 50** if you prefer to speak to us in your language
- fill out the tip-off form online – visit [ato.gov.au/tipoff](https://ato.gov.au/tipoff) (in English).

You can also contact the Fair Work Ombudsman at [fairwork.gov.au](https://fairwork.gov.au)  or phone them on **13 13 94**.

We take all reports seriously. Due to privacy laws, we can't give you any updates or tell you the outcome of the information you provide.

For more information, see [Making a tip-off](#) (in [Language]).

QC 44726

## Ride-sourcing – the basics

You can also contact a registered tax practitioner if you need more help.

**Last updated** 3 July 2018

### About ride-sourcing

Ride-sourcing is the term given to transporting passengers for a fare through the sharing economy.

A facilitator like Uber or GoCatch connects drivers and passengers, usually through an app or a website. They generally charge a fee or commission for their role in connecting the two parties.

### The basics

The following are the basics you need to know and do for tax purposes, including:

- keeping records of all your expenses and income (you can use the myDeductions tool in our app)
- apportioning expenses to the time you are providing a ride-sourcing service.

## The basics

<b>Income tax</b>	<b>GST – if you have a ride-sourcing enterprise</b>
<ul style="list-style-type: none"><li>• Include the income you earn in your tax return.</li><li>• Only claim deductions related to transporting passengers for a fare.</li></ul>	<ul style="list-style-type: none"><li>• Get an Australian business number.</li><li>• Register for GST regardless of how much you earn (ride-sourcing is taxi travel for GST purposes).</li><li>• Pay GST on the full fare.</li><li>• Only claim GST credits related to transporting passengers for a fare.</li><li>• Lodge business activity statements.</li><li>• Know how to issue a tax invoice (you need to provide one for fares over \$82.50 if asked).</li></ul>

## Calculating tax payable on fares

If a passenger pays a fare of \$55 (full fare), you have to:

- pay \$5 GST
- declare \$50 on your income tax return.

## Here's how it's worked out

### GST

Calculate GST on the full \$55 fare (payments received from passengers include the GST that you have to pay):

- The GST you need to declare and pay is \$5.
- You receive \$44 from the facilitator after they take their fee of \$11 from the \$55 fare.
- Some facilitators pay GST on the \$11 income they receive – \$1.

### **Income tax**

- You need to include \$50 as income in your income tax return – this is the \$55 less the \$5 GST that you have to pay. The \$11 facilitator fee is reduced by \$1 GST credits (the GST paid by the facilitator) so you can claim \$10 as a tax deduction.

## **Claiming expenses**

You can claim expenses as long as:

- they're directly related to the running of your ride-sourcing business
- you apportion expenses if they are for both personal and business use
- you keep records (such as receipts), to back up your claims.

## **Claiming car expenses**

You'll probably use your car for both personal and work-related use. This means you need to apportion any car expenses between personal and work-related use.

If your spouse or de facto partner is the owner of the car, the car is considered a joint asset. You can claim deductions for the car in these circumstances.

There are two ways of claiming car expenses, either by:

- the cents per kilometres travelled
- keeping a logbook to calculate the amount of car expenses to claim.

An easy way to record your car expenses is by using the ATO myDeductions tool.

For more information, see myDeductions – [how to add a vehicle and manage car trips](#).

## The cents per kilometre method (point to point)

Your claim is based on a set rate for each business kilometre. You can claim up to a maximum of 5,000 business kilometres per car. The set rate per business kilometre covers the general running costs of your car including depreciation.

If you use cents per kilometre method, you don't need written evidence to show how many kilometres you have travelled – but we may ask you to show how you worked out your business kilometres (we may ask you for diary records of work-related trips).

## The log book method

Using the log book method you can claim the business-use percentage of car expenses.

Expenses include:

- running costs
- decline in value but not capital costs (you can't claim the purchase price of your car)
- the interest on money borrowed to buy your car
- any repairs.

Expenses **don't** include capital costs such as the purchase price of your car, the principal on money borrowed to buy your car or any improvement costs.

To work out your business-use, you need to keep a logbook and odometer readings. This logbook must be for a period of at least 12 continuous weeks. Each logbook you keep is valid for five years, but you may start a new logbook at any time. If you establish your business-use percentage using a logbook from an earlier year, you must keep that logbook and maintain odometer readings in the following years. You can claim fuel and oil costs based on either:

- your actual expenditure
- an estimate of the expenses based on odometer records showing readings from the start and the end of the period you had the car during the year.

You need written evidence for all other expenses for the car.

### **Example: Personal travel and ride-sourcing**

Gina has a job in the city and signed up to be a ride-sourcing driver to earn extra income.

Gina turns on her application every morning when she drives to work. Some days she's notified of jobs and collects passengers and drops them off before driving to work. Other days Gina doesn't get any jobs or she rejects them because she doesn't have time.

On the days Gina doesn't get jobs, she can't count the kilometres travelled as work-related even though the app was turned on. The main purpose of the travel is for Gina to get to her main job, which is for a private purpose.

On days Gina is notified of a job and decides to accept it, she needs to take an odometer reading at the time of accepting a job and at the time her ride-sourcing job is completed. She can only count kilometres travelled as work-related when she's driving to collect a passenger and taking them to their destination – these are the kilometres associated with providing the ride-sourcing service and earning income.

Gina can't count kilometres travelled as work-related after dropping the client off and travelling to her main job – she's not travelling between workplaces and the main purpose is travelling to her job, which is private expense.

### **Example: Travel for income producing purpose turns into a personal trip**

It's a Saturday night and Gina's heard that ride-sourcing drivers get a lot of work if they're available. She turns on her app when she leaves her house and drives around the city for three hours and then drives home. Because Gina's only intention of the trip was for producing ride-sourcing income, she can count as work-related all the kilometres from leaving her home until she gets home three hours later.

If at some point during this time she decided that business was slow and instead met up with friends, she cannot count any further travel as work-related.

## Claiming car expenses

### What you may be able to claim:

- costs of being compliant as a ride-sourcing driver
  - the application fee for your state's transport authority
  - medical and police checks
  - special licence fees (not your ordinary driver's licence)
  - other expenses – to the extent that they relate to work related travel.
- parking fees
- road tolls
- mobile phone costs
- fees or commission charged by the facilitator.

### Car expenses you can claim under the logbook method:

- petrol
- depreciation of your car
- general vehicle running costs such as
  - insurance
  - car registration
  - repairs
  - maintenance.

### What you can't claim:

- fines, such as parking and speeding fines
- fuel tax credits
- personal expenses.

## Claiming GST credits

GST credits on your business purchases can be claimed, but must be apportioned between your business and private use.

If you use your car 20% for ride-sourcing and 80% for private purposes, and you:

- buy a new car to use for your ride-sourcing activity for \$33,000 (including \$3,000 GST) – you may claim 20% of the GST or \$600 ( $\$3,000 \times 20\%$ ) pay \$110 for fuel (including \$10 GST) – you may claim 20% of the GST or \$2 ( $\$10 \times 20\%$ )
- pay \$220 for a service (including \$20 GST) – you may claim 20% of the GST or \$4 ( $\$20 \times 20\%$ ).

You may be able to claim an amount of GST credits for other business purchases you make.

## More information

More information is available in English – visit [ato.gov.au/ridesourcing](https://ato.gov.au/ridesourcing).

QC 52566

## Selling and purchasing property – capital gains withholding

Information you need when selling and purchasing Australian property.

Last updated 10 April 2025

## Selling property – capital gains withholding

Information you need when selling Australian property.

## Background

Foreign resident capital gains withholding (FRCGW) applies to all Australian property sales, unless the vendor (property seller) is either:

- an Australian resident for tax purposes and has a valid **clearance certificate**
- a foreign resident and has a **variation notice** reducing the amount to be withheld.

FRCGW applies if you are selling:

- your home
- residential, investment and commercial property
- vacant land, or
- buildings.

A vendor may be:

- an individual
- a deceased estate
- an entity, such as a trust, company or super fund.

## How much is withheld from the property sale?

For contracts signed on or after 1 January 2025, the FRCGW rate is 15% of the value of the property.

A foreign resident may be eligible to reduce the amount withheld by applying for a **variation notice**.

## What vendors need to do

What you need to do depends on whether you are an Australian resident or a foreign resident for tax purposes.

To work out your residency, visit [ato.gov.au/residency](https://ato.gov.au/residency).

## Australian residents

Australian residents **must** have a valid clearance certificate issued by the ATO and provide it to the purchaser at, or before, settlement. If there is no clearance certificate, the purchaser **must** withhold 15% of the sale price and pay it to the ATO.

Apply for a clearance certificate as soon as you're thinking about selling, as it can take up to **28 days** to process and issue. They are free and are valid for 12 months from the date of issue. If you decide not to sell, there's no requirement to use it.

Each vendor named on the certificate of title **must have their own** clearance certificate. Applications are processed separately so each vendor may receive their clearance certificate at different times.

If you haven't provided a clearance certificate in time and an amount is withheld, you need to lodge a tax return for the income year you signed the contract of sale to have that amount credited to you. This is even if your income was below the tax-free threshold amount. The withheld amount will be refunded in full if you don't have any tax debts and there's no capital gains tax (CGT) payable on the property sale.

You can find the application form and more information at [ato.gov.au/clearancecertificate](https://ato.gov.au/clearancecertificate).

## Foreign residents

Depending on their tax circumstances, foreign residents may apply for a **variation notice** to reduce the rate of withholding to between 0% and 14.99%.

If you think you're eligible for a variation notice, apply as soon as you sign your sale contract. Include a copy of the contract and certificate of title with your application. Variations take up to **28 days** to process and issue.

If you don't have a variation notice, the purchaser must withhold 15% from the sale price and pay it to the ATO.

If an amount is withheld, you may lodge a tax return to have that amount credited to you. You must lodge your tax return for the income year you signed the contract of sale. You will be refunded in full if you don't have any tax debts and there's no CGT payable on the property sale.

You can find the application and more information at [ato.gov.au/variation](https://ato.gov.au/variation).

For more detailed information and examples, visit [ato.gov.au/FRCGW](https://ato.gov.au/FRCGW).

# Purchasing property – capital gains withholding

Information you need when purchasing Australian property.

## Background

Foreign resident capital gains withholding (FRCGW) applies to all Australian property sales, unless the vendor (property seller) is either:

- an Australian resident for tax purposes and has a valid **clearance certificate**
- a foreign resident and has a **variation notice** reducing the amount to be withheld.

FRCGW applies if you are purchasing:

- your home
- residential, investment and commercial property
- vacant land, or
- buildings.

## How much is withheld from the property sale?

For contracts signed on or after 1 January 2025, the FRCGW rate is 15% of the value of the property.

## What purchasers need to do

If you buy an Australian property, you may have to withhold part of the sale price and pay it to the ATO. The amount you withhold depends on whether the vendor provides you with one of the following at, or before, settlement:

- **clearance certificate** – you don't have to withhold any amount from the sale price. Each vendor must provide their own clearance certificate
- **variation notice** – you withhold the amount stated. This can be between 0% to 14.99% of the sale price.

Ensure that the first name and family name or entity name on the clearance certificate or the variation notice matches the property

certificate of title. For more details see [ato.gov.au/clearancecertificatenames](https://ato.gov.au/clearancecertificatenames).

If an amount is required to be withheld, purchasers should use the *Foreign resident capital gains withholding purchaser payment notification* form to notify the ATO.

You need to complete and lodge the form with the ATO on or before the day of settlement of the purchase of the asset. You must use the payment reference number (PRN) issued when you lodge the form to ensure the payment goes to the correct account without delay.

If you have withheld an amount from the sale of a property, you must pay that amount to the ATO.

At settlement, give a copy of the payment confirmation to the vendor, so they have the information they need to complete their tax return.

Purchasers failing to withhold and pay FRCGW at, or before, the settlement date may be subject to penalties.

You can find the application and more information at [ato.gov.au/FRCGWpayment](https://ato.gov.au/FRCGWpayment).

For more detailed information and examples, visit [ato.gov.au/FRCGW](https://ato.gov.au/FRCGW).

QC 104074

## Services Australia income compliance program

Services Australia income compliance program refunds and robodebt class action settlement payments - various translations available.

**Last updated** 6 September 2022

### العربية / Arabic

robodebt. ومدفوعات تسوية الدعوى الجماعية Services Australia ببرنامج الامتثال للدخل

فلن ، Services Australia إذا تلقيت دفعة اعادة أموال أو دفعة تسوية من برنامج الامتثال للدخل تحتاج إلى تضمين المبلغ في دخلك الخاضع للضريبة لهذا العام.

على هذه الصفحة

- [مدفوعات اعادة الأموال](#)
- [Robodebt مدفوعات التسوية](#)

## مدفوعات إعادة الأموال

فلن Services Australia Income Compliance إذا تلقيت دفعة اعادة أموال من برنامج الدخل تحتاج إلى اتخاذ أي إجراء لأغراض ضريبة الدخل.

هذا يعني أنه:

- لن يتم استقطاع ضرائب منك على هذه الدفعة
- لا ينبغي أن تدرجها في إقرارك الضريبي
- لست بحاجة إلى تعديل الإقرارات الضريبية للسنة السابقة.

إذا قدمت تعديلاً لإقرار ضريبي لسنة سابقة، فقد يؤثر ذلك على دخلك المُقدَّر وأي مبالغ تسديد عن سنة الدخل تلك. إذا كنت بحاجة إلى [تصحيح \(تعديل\) إقرارك الضريبي](#) لأغراض أخرى، فاتصل بنا أو بوكيل الضرائب المسجل للحصول على المساعدة.

راجع [Information about refund for income compliance program](#) للمزيد من المعلومات، راجع [Services Australia](#) الإلكتروني على موقع .

## Robodebt دفعات تسوية

فلن تحتاج أنت أو ، Services Australia إذا تلقيت دفعة تسوية من الدعوى الجماعية للائتمان لدخل وكيل الضرائب إلى اتخاذ أي إجراء لأغراض ضريبة الدخل أو ضريبة أرباح رأس المال.

هذا يعني أنك:

- لن تدفع ضريبة على هذه الدفعة.
- يجب ألا تشمل مبلغ الدفعة في إقرارك الضريبي.

للمزيد من المعلومات، اقرأ [Robodebt class action and settlement payments translations](#)

## Ελληνικά / Greek

Πρόγραμμα συμμόρφωσης εισοδήματος [income compliance program] της Services Australia και robodebt ομαδική αγωγή πληρωμών διακανονισμού [class action settlement payments].

Εάν λάβετε επιστροφή χρημάτων ή πληρωμή διακανονισμού από το Πρόγραμμα Συμμόρφωσης Εισοδήματος [Income Compliance Program] της Services Australia, δεν χρειάζεται να συμπεριλάβετε το ποσό στο φορολογητέο εισόδημά σας για το φορολογικό έτος.

**Σε αυτή τη σελίδα**

- [Πληρωμές επιστροφής χρημάτων](#)
- [Robodebt πληρωμές διακανονισμού](#)


## Πληρωμές επιστροφής χρημάτων

Εάν λάβετε πληρωμή επιστροφής χρημάτων από το Πρόγραμμα Συμμόρφωσης Εισοδήματος της Services Australia, εσείς ή ο φοροτεχνικός σας **δεν** χρειάζεται να προβείτε σε καμία ενέργεια για λόγους φορολογίας εισοδήματος.

Αυτό σημαίνει, εσείς:

- δεν θα φορολογηθείτε για αυτήν την πληρωμή
- δεν θα πρέπει να τη συμπεριλάβετε στη φορολογική σας δήλωση
- δεν χρειάζεται να τροποποιήσετε τις φορολογικές δηλώσεις προηγούμενου έτους.

Εάν υποβάλετε τροποποίηση για μια φορολογική δήλωση προηγούμενου έτους, μπορεί να επηρεάσει το εκτιμητέο εισόδημά σας και τυχόν ποσά αποπληρωμής για το συγκεκριμένο έτος εισοδήματος. Εάν χρειάζεται να [διορθώσετε \(τροποποιήσετε\) τη φορολογική σας δήλωση](#) για άλλους λόγους, επικοινωνήστε μαζί μας ή με τον εγγεγραμμένο φοροτεχνικό σας για βοήθεια.

Για περισσότερες πληροφορίες, δείτε το [Information about refund for income compliance program](#)  στον ιστότοπο της Services Australia.

## Robodebt πληρωμές διακανονισμού

Εάν λάβετε πληρωμή διακανονισμού από την ομαδική αγωγή πληρωμών διακανονισμού της Services Australia, εσείς ή ο φοροτεχνικός σας δεν χρειάζεται να προβείτε σε καμία ενέργεια για σκοπούς φόρου εισοδήματος ή φόρου κεφαλαιουχικών κερδών.

Αυτό σημαίνει, εσείς:

- δεν θα πληρώσετε φόρο για αυτήν την πληρωμή.

- δεν θα πρέπει να περιλάβετε το ποσό πληρωμής στη φορολογική σας δήλωση.

Για περισσότερες πληροφορίες, δείτε το [Robodebt class action and settlement payments translations](#) .

## Italiano / Italian

Risarcimenti della causa di gruppo relativa al Programma di conformità del reddito di Services Australia e a Robodebt.

Se ricevete un rimborso o un risarcimento dal programma di conformità del reddito di Services Australia, non dovete includere l'importo nel reddito imponibile per il relativo anno.

### In questa pagina

- [Rimborsi](#)
- [Risarcimenti di Robodebt](#)


## Rimborsi

Se ricevete un rimborso dal programma di conformità del reddito di Services Australia, voi o il vostro agente fiscale **non** dovete intraprendere alcuna azione ai fini della dichiarazione dei redditi.

Questo significa che:

- questo rimborso non sarà soggetto a imposte
- non dovete includerlo nella vostra dichiarazione dei redditi
- non dovete modificare le dichiarazioni dei redditi degli anni precedenti.


Se presentate una variazione alla dichiarazione dei redditi di un anno precedente questo potrebbe influire sul vostro reddito imponibile e su eventuali rimborsi per tale anno fiscale. Se dovete [correggere \(variare\) la dichiarazione dei redditi](#) per altri fini, contattate noi o il vostro agente fiscale per ricevere assistenza.

Per maggiori informazioni, visitate [Information about refund for income compliance program](#)  sul sito web di Services Australia.

## Risarcimenti di Robodebt

Se ricevete un risarcimento dalla causa di gruppo relativa al programma di conformità del reddito di Services Australia, voi o il vostro agente fiscale non dovete intraprendere alcuna azione ai fini della dichiarazione dei redditi o delle imposte sulle plusvalenze.

Questo significa che:

- questo risarcimento non sarà soggetto a imposte
- non dovete includerlo nella vostra dichiarazione dei redditi
- Per maggiori informazioni, visitate [Robodebt class action and settlement payments translations](#) .

## 한국어 / Korean

Services Australia 소득 준수 프로그램 및 robodebt 집단 소송 합의 지불 금액.

여러분이 Services Australia 소득 준수 프로그램으로부터 환불 금액 혹은 합의 금액을 받으실 경우, 그 해의 과세 소득에 그 금액을 포함시킬 필요가 없습니다.

### 이 페이지의 내용

- [환불 금액](#)
- [Robodebt 합의 지불 금액](#)

## 환불 금액

여러분이 Services Australia 소득 준수 프로그램으로부터 환불 금액을 받으실 경우, 여러분 혹은 세무 대리인은 소득세 목적상 어떤 조치도 취할 필요가 없습니다.

즉, 여러분은:

- 이 지불금에 대한 세금을 내지 않게 됩니다
- 여러분의 세금 환급 신청서에 이 금액을 포함시키지 않아야 합니다
- 이전 해의 세금 환급 신청서를 수정할 필요가 없습니다.

이전 해의 세금 환급 신청서에 대한 수정분을 접수시킬 경우, 이는 여러분의 과세 가능 소득에 영향을 미칠 수도 있습니다. 다른 목적으로 [세금 환급 신청서를 정정 \(수정\)](#)해야 될 경우 본 기관이나 등록된 여러분의 세무 대리인에게 연락하여 도움을 요청하십시오.

더 자세한 정보를 원하시면 Services Australia 웹사이트의 [Information about refund for income compliance program](#) 을 참조하세요.

## Robodebt 정산 금액

여러분이 Services Australia 소득 준수 집단 소송으로부터 합의 금액을 받으실 경우, 여러분 혹은 세무 대리인은 소득세 혹은 양도세 목적상 어떤 조치도 취할 필요가 없습니다.

즉, 여러분은:

- 이 지불금에서 세금을 내지 않습니다.
- 이 지불금을 세금 환급 신청서에 포함시키지 말아야 합니다.

더 자세한 정보를 원하시면 [Robodebt class action and settlement payments translations](#) 를 참조하세요.

## नेपाली / Nepali

Services Australia इन्कम कम्प्लायन्स कार्यक्रम तथा robodebt क्लास एक्सन सेटलमेन्ट भुक्तानी।

यदि तपाईंले Services Australia इन्कम कम्प्लायन्स कार्यक्रमबाट फिर्ता वा सेटलमेन्ट भुक्तानी प्राप्त गर्नुहुन्छ भने, तपाईंले यस वर्षको लागि आफ्नो कर योग्य आमदानीमा रकम समावेश गर्न आवश्यक पर्दैन।

### यस पृष्ठमा

- [फिर्ता भुक्तानीहरू](#)
- [Robodebt सेटलमेन्ट भुक्तानी](#)

## फिर्ता भुक्तानीहरू

यदि तपाईंले Services Australia इन्कम कम्प्लायन्स कार्यक्रमबाट फिर्ता भुक्तानी प्राप्त गर्नुहुन्छ भने, तपाईंले वा तपाईंको कर एजेन्टले आयकर प्रयोजनका लागि अरु केहि काम गर्नुपर्दैन।

यसको अर्थ:

- तपाईंलाई यस भुक्तानीमा कर लाग्ने छैन
- यसलाई तपाईंको कर लाभमा समावेश गर्नु हुँदैन
- अघिल्लो वर्षको कर लाभ परिमार्जन गर्न आवश्यक छैन।

यदि तपाईंले अघिल्लो वर्षको कर लाभको लागि संशोधन दर्ता गर्नुभयो भने, यसले तपाईंको मूल्याङ्कनयोग्य आमदानी र त्यो आय वर्षको लागि कुनै पनि भुक्तानी रकमलाई असर गर्न

सकछ। यदि तपाईंलाई अन्य प्रयोजनको लागि [आफ्नो कर लाभ सच्याउन \(संशोधन\) गर्न](#) आवश्यक छ भने, सहयोगको लागि हामीलाई वा तपाईंको दर्ता गरिएको कर एजेन्टलाई सम्पर्क गर्नुहोस्।

[Information about refund for income compliance program](#)  थप जानकारीको लागि Services Australia को वेबसाइट हेर्नुहोस्।

## Robodebt सेटलमेन्ट भुक्तानी

यदि तपाईंले इन्कम कम्प्लायन्स क्लास एक्सन Services Australia बाट सेटलमेन्ट भुक्तानी प्राप्त गर्नुहुन्छ भने, तपाईंले वा तपाईंको कर एजेन्टले आयकर वा पूंजीगत लाभ कर प्रयोजनका लागि अरु केहि काम गर्नुपर्दैन।

यसको अर्थ:

- तपाईंले यस भुक्तानीमा कर तिर्नु पर्ने छैन।
- यस भुक्तानीको रकमलाई तपाईंको कर लाभमा समावेश गर्नु हुँदैन।

थप जानकारीको लागि, [Robodebt class action and settlement payments translations](#)  हेर्नुहोस्।

## Español / Spanish

Pagos de compensación del programa de verificación de ingresos de Services Australia y de la demanda colectiva robodebt.

Si recibió un reembolso o un pago de compensación del Programa de verificación de ingresos de Services Australia, no debe incluir el monto en sus ingresos imponibles del año.

### En esta página

- [Pagos de reembolso](#)
- [pagos de compensaciónpor Robodebt](#)

## Pagos de reembolso


Si recibe un pago de reembolso del Programa de verificación de ingresos de Services Australia, usted o su agente fiscal **no** deben adoptar ninguna medida con respecto al impuesto a las ganancias.

Esto significa que usted:

- no tendrá que pagar impuestos por este pago
- no debe incluirlo en su declaración de impuestos

- no necesita modificar sus declaraciones de impuestos anuales anteriores.

Si presenta una modificación de una declaración de impuestos anual anterior, puede afectar sus ingresos evaluables y los montos de reintegros para el ejercicio de ese año. Si necesita [corregir \(modificar\) su declaración de impuestos](#) para otros propósitos, póngase en contacto con nosotros o con su agente fiscal registrado para recibir ayuda.


Para obtener mayor información, consulte [Information about refund for income compliance program](#)  en el sitio web de Services Australia.

## Pagos de compensación por Robodebt

Si recibe un pago de compensación por la demanda colectiva de verificación de ingresos de Services Australia, usted o su agente fiscal no deben adoptar ninguna medida con respecto al impuesto a las ganancias o al impuesto a las ganancias de capital.

Esto significa que usted:

- no pagará impuestos por este pago
- no debe incluir el monto del pago en su declaración de impuestos.

Para mayor información, consulte [Robodebt class action and settlement payment translations](#) .

## 简体中文 / Simplified Chinese

Services Australia 收入合规计划和 robodebt 集体诉讼和解金。

如果您从 Services Australia 收入合规计划收到退款或和解金，则无需将该金额包括在您当年的应税收入中。

### 本页面内容

- [退款金](#)
- [Robodebt 和解金](#)

## 退款金

如果您从 Services Australia 收入合规计划收到退款金，则您或您的税务代理**无需**采取任何所得税方面的行动。

换言之，您：

- 不用为这笔款项缴税
- 不应将该款项纳入纳税申报
- 无需修改前一年的纳税申报。

如果对之前某年的纳税申报提出修订申请，这可能会影响您在该收入年度的应纳税收入和任何还款金额。如果出于其他目的需要[更正（修改）纳税申报](#)，请联系我们或您的注册税务代理寻求帮助。

有关更多信息，请参阅 Services Australia 网站上[Information about refund for income compliance program](#) [↗](#)。

## Robodebt 和解金

如果您收到 Services Australia 收入合规集体诉讼的和解金，则您或您的税务代理无需为所得税或资本利得税采取任何行动。

换言之，您：

- 不用为这笔款项缴税。
- 不应将该款项纳入纳税申报。

有关更多信息，请参阅 Robodebt class action and settlement payments translations。

## ไทย / Thai

โปรแกรมการปฏิบัติตามรายได้ของ Services Australia และการชำระเงินการระงับคดี robodebt แบบกลุ่ม

หากคุณได้รับเงินคืนหรือการชำระเงินตามข้อตกลงจากโปรแกรมการปฏิบัติตามรายได้ของ Services Australia คุณไม่ต้องรวมเงินจำนวนนั้นไว้ในรายได้ที่ต้องจ่ายภาษีสำหรับปีภาษี

ในหน้านี้

- [การชำระเงินคืน](#)
- [การชำระเงินการระงับคดี Robodebt](#)

## การชำระเงินคืน

หากคุณได้รับการชำระเงินคืนจากโปรแกรมการปฏิบัติตามรายได้ของ Services Australia คุณหรือตัวแทนจัดการภาษีของคุณ ไม่จำเป็นต้องทำอะไรเพื่อวัตถุประสงค์ทางภาษียears

นี่หมายความว่า:

- จะไม่เสียภาษีสำหรับเงินจำนวนนี้
- ไม่ควรนำไปรวมใส่ไว้ในแบบแสดงรายการภาษีเงินได้ของคุณ
- ไม่ต้องเปลี่ยนแปลงแบบแสดงรายการภาษีเงินได้ปีก่อนของคุณ

หากคุณเปลี่ยนแปลงแบบแสดงรายการภาษีเงินได้ปีก่อนของคุณ มันอาจมีผลต่อรายได้พึงประเมินของคุณและจำนวนเงินที่ชำระคืน สำหรับปีรายได้ปีนั้น หากคุณต้องการแก้ไข (เปลี่ยนแปลง) แบบแสดงรายการภาษีเงินได้ของคุณ เพื่อวัตถุประสงค์อย่างอื่น กรุณาติดต่อขอความช่วยเหลือได้ที่เราหรือตัวแทนจัดการภาษีของคุณ

สำหรับข้อมูลเพิ่มเติม กรุณาดู [Information about refund for income compliance program](#) [☞](#) ที่เว็บไซต์ของ Services Australia.

## การชำระเงินการระงับคดีRobodebt

หากคุณได้รับการชำระเงินการระงับคดีจากโปรแกรมการปฏิบัติตามรายได้ของ Services Australia คุณหรือตัวแทนจัดการภาษีของคุณไม่ต้องทำอะไรเพื่อวัตถุประสงค์ทางภาษีเงินได้หรือภาษีกำไรส่วนทุน

นี่หมายความว่า:

- จะไม่เสียภาษีสำหรับเงินจำนวนนี้
- ไม่ควรรวมเงินจำนวนนี้ไว้ในแบบแสดงรายการภาษีเงินได้ของคุณ

สำหรับข้อมูลเพิ่มเติม กรุณาดู [Robodebt class action and settlement payments translations](#) [☞](#).

## 繁體中文 / Traditional Chinese

Services Australia 收入合規計劃和 robodebt 集體訴訟和解金。

若您從 Services Australia 收入合規計劃收到退款或和解金，您無需將該金額計入當年的應課稅收入。

### 本頁面

- [退款](#)
- [Robodebt 和解金](#)

## 退款

若您收到來自 Services Australia 收入合規計劃的退款，您或您的稅務代理人不需要就所得稅採取任何行動。

亦即是，您：

- 不會因這筆款項被徵稅
- 不應將其您的報稅表中申報
- 不需要修改上一年的報稅表。

若您提出修改上一年的報稅表，可能會影響您該收入年度的應課稅收入和任何還款額。若您因其他原因需要[更正（修改）您的報稅表](#)，請聯繫我們或您的註冊稅務代理人尋求幫助。

如需更多資料，請參閱 [Information about refund for income compliance program](#) [↗](#)，可於 Services Australia 網站內讀取。

## Robodebt 和解金

若您收到來自 Services Australia 收入合規集體訴訟的和解金，您或您的稅務代理人不需要就所得稅或資本利得稅採取任何行動。

亦即是，您：

- 不須就這筆款項繳稅。
- 不應在您的報稅表中申報這筆款項。

如需更多資料，請參閱 [Robodebt class action and settlement payments translations](#) [↗](#)。

## Tiếng Việt / Vietnamese

Chương trình tuân thủ về thu nhập Services Australia và các khoản tiền thanh toán để giải quyết vụ kiện tập thể robodebt.

Nếu quý vị nhận được tiền hoàn lại hoặc khoản tiền thanh toán từ Chương trình Tuân thủ về Thu nhập Services Australia, quý vị không cần bao gồm số tiền đó vào thu nhập chịu thuế của mình trong năm.

### Ở tại trang này

- [Khoản tiền thanh toán hoàn lại](#)
- [Khoản tiền thanh toán robodebt](#)


## Khoản tiền thanh toán hoàn lại

Nếu quý vị nhận được khoản tiền thanh toán hoàn lại từ Chương trình Tuân thủ về Thu nhập Services Australia, quý vị hoặc đại diện thuế của quý vị **không** cần phải làm bất kỳ việc gì vì mục đích thuế thu nhập.

Có nghĩa là quý vị:

- sẽ không bị đánh thuế đối với khoản tiền thanh toán này
- không nên bao gồm vào tờ khai thuế của quý vị
- không cần phải sửa đổi tờ khai thuế của những năm trước.

Nếu quý vị nộp đơn sửa đổi tờ khai thuế của năm trước, điều đó có thể ảnh hưởng đến khoản thu nhập chịu thuế của quý vị và bất kỳ khoản tiền hoàn trả nào cho năm thu nhập đó. Nếu quý vị cần [chỉnh sửa \(sửa đổi\) tờ khai thuế của mình](#) cho các mục đích khác, hãy liên lạc với chúng tôi hoặc đại diện thuế có đăng ký của quý vị để được giúp đỡ


Muốn biết thêm thông tin, hãy xem [Information about refund for income compliance program](#)  trên trang mạng Services Australia.

## Khoản tiền thanh toán liên quan đến robodebt

Nếu quý vị nhận được khoản tiền thanh toán từ vụ kiện tập thể tuân thủ về thu nhập Services Australia, quý vị hoặc đại diện thuế của quý vị không cần làm bất kỳ việc gì vì mục đích thuế thu nhập hoặc thuế trị giá gia tăng.

Có nghĩa là quý vị:

- sẽ không phải đóng thuế cho khoản tiền thanh toán này
- không nên bao gồm số tiền thanh toán vào tờ khai thuế của quý vị.

Muốn biết thêm thông tin, hãy xem [Robodebt class action and settlement payments translations](#) .

## English

If you receive a refund or a settlement payment from the Services Australia Income Compliance Program, you don't need to include the amount in your taxable income for the year.

### Refund payments

If you receive a refund payment from the Services Australia Income Compliance Program, you or your tax agent **don't** need to take any action for income tax purposes.

This means, you:

- will not be taxed on this payment

- should not include it in your tax return
- don't need to amend prior year tax returns.

If you lodge an amendment for a prior year tax return, it may affect your assessable income and any repayment amounts for that income year. If you need to [correct \(amend\) your tax return](#) for other purposes, contact us or your registered tax agent for assistance.

For more information, see [Income compliance program refunds](#) [↗](#) on the Services Australia website.

## Robodebt settlement payments

If you receive a settlement payment from the Services Australia income compliance class action, you or your tax agent do not need to take any action for income tax or capital gains tax purposes.

This means, you:

- will not pay tax on this payment
- should not include the payment amount in your tax return.

For more information, see [Robodebt class action and settlement payments translations](#) [↗](#).

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## Tax and super in Australia

What you need to know about taxation and superannuation in Australia.

**Last updated** 19 March 2026

### Our role

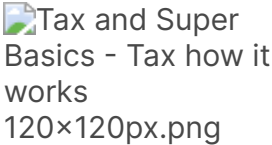
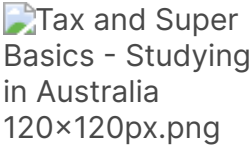
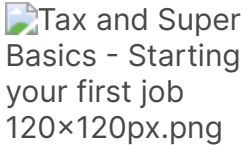
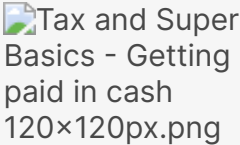
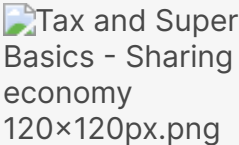
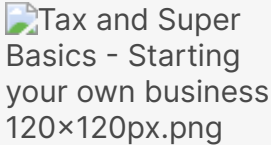
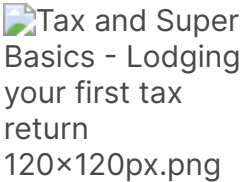
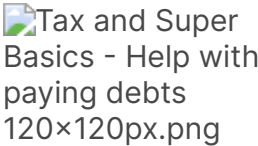
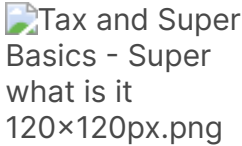
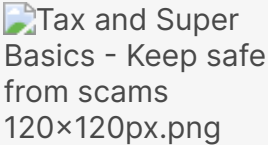
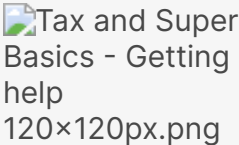
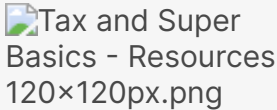
We are the Australian Taxation Office (ATO). Our role is to manage the tax, superannuation (super) and registry systems.

Taxes pay for services and infrastructure, such as public health and transport. This benefits all Australians.

We want to make tax and super as easy as possible.

On our website you'll find information about:

- how the tax and super systems work in Australia
- studying (for overseas students)
- getting a tax file number (TFN) and starting your first job
- tax, super and registration for people starting their own business
- lodging your tax return
- growing and keeping track of your super for your retirement.

<p><a href="#"><u>Tax: how it works and why we pay it</u></a></p> <p>Tax and Super Basics - Tax how it works 120x120px.png</p>	<p><a href="#"><u>Studying in Australia</u></a></p> <p>Tax and Super Basics - Studying in Australia 120x120px.png</p>	<p><a href="#"><u>Starting your first job</u></a></p> <p>Tax and Super Basics - Starting your first job 120x120px.png</p>
<p><a href="#"><u>Getting paid in cash</u></a></p> <p>Tax and Super Basics - Getting paid in cash 120x120px.png</p>	<p><a href="#"><u>Sharing economy</u></a></p> <p>Tax and Super Basics - Sharing economy 120x120px.png</p>	<p><a href="#"><u>Starting your own business</u></a></p> <p>Tax and Super Basics - Starting your own business 120x120px.png</p>
<p><a href="#"><u>Lodging your tax return</u></a></p> <p>Tax and Super Basics - Lodging your first tax return 120x120px.png</p>	<p><a href="#"><u>Help with paying debts</u></a></p> <p>Tax and Super Basics - Help with paying debts 120x120px.png</p>	<p><a href="#"><u>Super: what is it and why is it important</u></a></p> <p>Tax and Super Basics - Super what is it 120x120px.png</p>
<p><a href="#"><u>Keep safe from scams</u></a></p> <p>Tax and Super Basics - Keep safe from scams 120x120px.png</p>	<p><a href="#"><u>Getting help</u></a></p> <p>Tax and Super Basics - Getting help 120x120px.png</p>	<p><a href="#"><u>Resources</u></a></p> <p>Tax and Super Basics - Resources 120x120px.png</p>

See our [glossary](#) of common tax and super terms.

If you don't understand this information, you can talk to a tax agent or [contact us](#).

## How tax works and why we pay it


### What is tax

Tax is the money we collect on behalf of the government. You may need to pay tax if you get income from:

- a job
- Centrelink allowances and payments
- running a business
- other sources (like bank interest).

### Why we pay tax

The money we collect pays for services such as:

- health
- education
- defence
- roads and railways
- social security and other payments from [Centrelink](#) .

### How do I pay tax?

If you work for an employer, they will take tax from your wage or salary and give it to us.

If you have other income, such as business income or bank interest, you may have to pay the tax to us. If you need help you can [contact us](#) or a registered tax agent.

Most people need to lodge a tax return each year to tell us how much:

- income they earned
- tax they paid.

We use this information to work out if you have paid the correct amount of tax for the year.

If you have paid too much tax, you will receive a refund. If you haven't paid enough tax, you will receive a tax bill which you will need to pay in full and on time to avoid interest charges.

## Studying in Australia and tax

If you are studying in Australia for 6 months or more, you may be considered a resident for tax purposes (tax residency). This is different to being a resident for migration purposes.

Being a resident for tax purposes means:

- your income tax rate is the same as Australian residents. This is generally lower than the tax rate for foreign residents.
- you are entitled to the benefits of the Australian tax system, such as
  - the tax-free threshold
  - tax offsets.

For more information see:

- [Studying in Australia](#)
- [Work out your tax residency](#)

## Starting your first job in Australia

There are things you need to know before starting your new job.

### Get a tax file number before you start working

Your tax file number (TFN) is your personal reference number for our tax system. You should apply for your TFN before you start work or soon after. If you don't have a TFN to give to your employer, you will pay more tax.

It is **free** to get a TFN.

- [Apply for a TFN](#)

### Keep your TFN safe

You keep the same TFN for your whole life, even if you change your name, change jobs or move interstate or go overseas.

Don't let anyone else use your TFN – not even friends or relatives.

Never give your TFN in a job application or online. You should only give your TFN to your employer after you start working for them. This is done by completing a *Tax file number declaration* form.

For more information see [Keep safe from scams](#).

## **When you start working**

Once you start working there are a few things you need to know about and do.

### **Complete a tax file number declaration**

Your employer will ask you to fill out a *Tax file number declaration* form to tell them your personal information and your TFN.

Your employer uses this declaration to work out how much tax you need to pay.

You have 28 days to provide the declaration to your employer. If you don't, they will have to take out more tax from your pay.

### **How much tax you will pay**

Your employer will deduct tax from your pay and send it to us. This is called 'pay as you go withholding'.

The amount of tax you pay depends on:

- whether you are an Australian resident for tax purposes
- how much income you earn
- whether you have a TFN.

Every year most people need to complete an income tax return and lodge it with us.

### **Superannuation**

Superannuation, or 'super', is money that your employer pays on top of your regular income into a super fund that you can choose. You are also able to contribute to your super. Your super builds up over your

working life. You use your super money to live on when you retire from work.

For more information see [Super: what is it and why is it important](#).

## Getting paid in cash

Some employers prefer to pay you in cash instead of into your bank account. This is okay if they:

- take the right amount of tax from your pay and give it to us
- give you payslips showing how much tax you have paid
- pay the right amount of super into your super fund.

If they don't do these things, you could be getting less pay and super than you should.

For more information see [Receiving cash for work you do](#).

## Sharing economy

If you make money through the sharing economy (also known as the gig economy) income tax and Goods and Services Tax (GST) may apply to your earnings. This includes:

- renting out all or part of your home through platforms such as Airbnb, Vrvo or FlipKey
- sharing assets including cars, caravans, car parking and storage spaces and personal belongings through platforms such as Camplify, Uber Carshare, and Toolmates.
- providing creative or professional services including graphic design, creating websites, and odd jobs like deliveries and furniture assembly through platforms such as OneFlare, Mad Paws and Airtasker.

Ride sourcing income, earned through platforms such as Uber, Didi, Shebah or GoCatch, is subject to income tax and GST. All ride-sourcing drivers need to have an Australian Business Number (ABN) and be registered for GST.

If your earnings are included in your tax return, you may also be entitled to a deduction for expenses incurred relating to the sharing economy.

For more information see [Sharing economy](#).

## Income from more than one job

If you are an Australian resident for tax purposes for all or part of the financial year, you may be able to claim the tax-free threshold. This means that your employer will withhold less tax from your income.

If you have more than one job at the same time, you should only claim the tax-free threshold from one employer to avoid receiving a tax bill when you lodge your tax return. Generally, you should claim the tax-free threshold from the job which pays you the highest income. However, if you're certain your total income for the financial year from all your employers will be \$18,200 or less, you can choose to claim the tax-free threshold from each payer.

When you lodge your tax return, you will need to report all of your income and how much tax has been withheld. We will calculate your total taxable income, and make sure you have paid the right amount of tax.

## Employee or independent contractor

Being an employee is different from being an independent contractor.

An **employee** works in another person's business, whereas an independent **contractor** is usually self-employed and running their own business.

Some employers may incorrectly treat you as an independent contractor or encourage you to get an ABN to try and avoid their responsibilities.

Only people who run a business need an ABN. If your employer is incorrectly paying you as an independent contractor you could be missing out on things like:

- sick leave
- holiday pay
- super
- work cover (insurance).

For more information see [Working as an employee](#).

## Working as an independent contractor

Independent contractors have different tax and super obligations to employees. You can work as an independent contractor either as an

individual (sole trader) or by working in your own company, partnership or trust. You might even call yourself a sub-contractor or 'subbie'.

As an independent contractor, you're starting or running your own business. Therefore you need to pay your own tax.

You may also need:

- an ABN
- to register for GST
- to know if your income is subject to the rules for personal services income
- to lodge a taxable payments annual report (TPAR)
- to pay super guarantee for some or all of your workers

More than that, as an independent contractor you:

- don't receive paid leave; for example, sick, annual, recreation or long service leave
- are responsible for fixing your own mistakes at your own expense, and may need to pay costs if your work causes damage or injury
- have the right to delegate or subcontract the work to others
- bring to the job all or most of the things (tools and equipment) you need to do your work
- have to buy or hire your tools of trade or any equipment you need to do the work
- can do the work in any way you like as long as you complete the work to an agreed standard, or to the specific terms in your contract or agreement.

## **Workplace rights and obligations**

All people working in Australia have the same rights and protections at work. Minimum pay rates and workplace conditions are set by Australian law.

The Fair Work Ombudsman can give you information and advice about your workplace rights and obligations. They have this information in different languages.

For more information see [Fair Work Ombudsman – Language help](#) .

# Starting your own business in Australia

When you are [starting your own business](#) you will have tax obligations. You may be eligible to claim some deductions for business expenses to reduce your tax.

If you employ people to work for you in your business, you have to pay tax and super for them.

If you aren't sure what you need to do, ask a registered tax agent or [contact us](#) for help.

## Before you start your business

You need to know if you are in business. We have [information](#) available to help determine this.

If you're in business, you have legal requirements such as:

- telling us how much income you've earned
- keeping accurate and complete records of your business transactions
- lodging and paying your tax obligations on time.

## Choosing your business structure

There are 4 main business-types in Australia:

- sole trader
- partnership
- company and
- trust.

These are called [business structures](#).

Each structure has different tax and reporting rules. These affect how much tax you pay and what happens if you get into debt. You need to understand these rules before you choose your business structure.

## Getting your business started

### Registering your business

When you start a business you may need:

- an ABN
- a TFN, (if you are a sole trader, you use your individual TFN for your business and if you choose a different structure, you will need to apply for a TFN).

Depending on how much money you make or whether you have employees, you may also need to register for:

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

## Getting an ABN

An ABN is a unique number for your business to use when dealing with other businesses, clients, government, and the ATO.

Not everyone is entitled to an ABN. You might need one if you are running a business.

If you have an ABN, you must put it on your invoices. If you don't, other businesses will keep more tax than usual from any payments they make to you and send that tax to us.

It is free to get an ABN.

- [Applying for an ABN](#) 

## Registering for GST and other taxes

You may need to register for GST and other taxes, depending on the type of business you're running.

For more information see [Registration](#).

## Paying your workers

If your business has employees or independent contractors, even if they are family, there are some extra things you need to do.

## Paying employees

When you hire employees you need to make sure you are fulfilling tax and super obligations.

## TFN declaration

On the first day an employee starts working for you, you must ask them to fill out a TFN declaration form. If they don't, you will have to take tax from their pay at the highest rate and send it to us.

For more information see [Tax file number declaration](#).

### **PAYG withholding**

When you have employees, you must take tax from their pay and send it to us. This is called pay as you go (PAYG) withholding.

For more information see [PAYG withholding](#).

### **Paying super**

When you have employees, you must pay super contributions for eligible employees. You send this money to their super fund. This is called the 'super guarantee'. You must pay your employees' super in full, on time and to the right fund.

For more information see [Super for employers](#).

### **Payday Super**

From 1 July 2026, you will need to pay your employees' super each payday, instead of only needing to pay it quarterly. Paying super more often can help your employees grow their super and stay on track for retirement.

For more information, see [Payday Super](#).

### **Single touch payroll (STP)**

Single Touch Payroll means you need to tell us your employees' payroll information each time you pay them. You need to report:

- salaries or wages paid
- tax withheld
- super contributions

When and how you report, depends on how many employees your business has.

You can get special business software that will help you report this information to us. There are free and low-cost software products.

For more information see [Single Touch Payroll](#).

## **Paying independent contractors**

If you hire an independent contractor to work for your business, there are some different tax and super rules. It's important to understand the difference between employees and independent contractors.

In certain circumstances, you must pay superannuation for independent contractors who are deemed to be employees for superannuation purposes.

For more information see [Difference between employees and independent contractors](#).

## **Reporting and paying tax**

If you run a business, you will need to pay tax on money your business earns. You will also need to pay money you collect on behalf of the government and your employees. The type of tax return you lodge depends on your business structure. You may also need to lodge activity statements. It is important you lodge and pay before the due dates.

### **Your tax return**

Your tax return tells us:

- how much money your business has made
- how much tax you've paid.

With a business you must lodge a tax return each year.

If you have set up your business as a sole trader, you will use your individual tax return to lodge your business tax information.

If you have set up your business as a partnership, company or trust, you use a different type of tax return just for your business.

For more information see:

- [Income tax returns for business](#)
- [Individuals – lodging your tax return](#).

### **Business activity statements**

Business activity statements (BAS) are different to tax returns. Your BAS will help you report and pay taxes such as:

- goods and services tax (GST)
- pay as you go (PAYG) instalments
- PAYG withholding.

When you register for an ABN and GST, we'll automatically send you a BAS when it is time to lodge.

Even if you have nothing to report in your BAS, you will need to lodge a 'nil' BAS by the due date.

It's important to lodge and pay your BAS on time. You may need to do this quarterly, monthly or annually, depending on your reporting and payment cycle. If you're struggling to pay, contact us or your tax professional for help getting back on track before your next lodgment.

For more information see [Business activity statements](#).

## **Claiming deductions and concessions**

If you spend money on expenses for your business, you may be able to claim a tax deduction. This means you pay less tax.

Some business may also be eligible for tax concessions, offsets or rebates.

For more information see:

- [Deductions](#)
- [Concessions, offsets and rebates](#).

## **Preventing a tax bill**

If you receive a tax bill, you need to pay in full and on time to avoid general interest charges.

There are some things you can do to set yourself up for success and help prevent a tax bill. When you run a business, there's money belonging to you and money you collect on behalf of the government and your employees. You should set up a separate bank account for:

- GST
- PAYG withholding
- your employees' super guarantee.

Using a separate bank account will allow you to track your finances and help you pay your tax in full and on time. Don't use this for your business' [cash flow](#).

## Keeping business records

Keeping records is a legal requirement and is essential to running your business properly. You must keep some records for at least 5 years. Keeping accurate records also helps you to:

- know if your business is making a profit or loss
- keep track of your income and expenses
- show banks or lenders your business finances.

## Lodging your tax return

Every year, most people need to complete a tax return and lodge it with us. In your tax return you tell us about all your income and deductions for the year.

We use this information to work out if you need to pay extra tax or if you need to get money back (a tax refund).

Tax returns cover the financial year from 1 July to 30 June. If you are doing your own tax return, you need to lodge it with us by 31 October.

If you want free help filling out your tax return and you are on a low income, our trained Tax Help volunteers may be able to help you.

If you are using a tax agent, you need to contact them before 31 October. You should check that your tax agent is registered.

## Who needs to lodge a tax return

Most people need to complete a tax return and lodge it with the ATO every year. Reasons you need to lodge a tax return may include if you:

- had any tax taken out (withheld) from income you received
- are an Australian resident and your taxable income was more than the tax-free threshold (\$18,200)
- want to claim any tax deductions
- pay or receive child support

- received any business, investment, or foreign income
- are leaving Australia or live overseas and have a study or training support loan.

If you aren't sure, we have a [tool](#) to help you.

## Why do I need to lodge a tax return?

The ATO needs to know how much money you earned (income) during the financial year and what deductions you can claim. This information tells them whether you need to pay extra tax (a tax bill) or you need to get money back (a tax refund).

A financial year is from 1 July to 30 June.

## When do I need to lodge my tax return?

If you're doing your own tax return, you need to lodge it by 31 October every year.

If a registered tax agent is helping you with your tax return you need to contact them before 31 October.

## How can I lodge my tax return?

If you're doing your own tax return you can [lodge it online with myTax](#).

If you're using a registered tax agent, you should make an appointment to talk with them.

## What information do I need to lodge my tax return?

You'll need your:

- TFN
- bank account details in case you're owed money back
- income – to prove any money you made
  - income statements from all your employers
  - payment summaries from Centrelink
- deductions and expenses – to prove any deductions you're claiming
  - receipts for work-related expenses, donations or gifts

If you're lodging your tax return online using myTax, you'll need to [create a mGov account and link to the ATO](#).

Employers, banks and other businesses such as health funds give the ATO details about the people they work with. If you wait until late July, the ATO includes these details in your tax return for you. This makes lodging your tax return quicker and easier. You will need to check the information is correct and add anything that is missing.

## **What income do I need to include?**

You must include all the income you receive during the financial year. That means money you have earned from all your jobs, including:

- full time
- part time
- casual or odd jobs
- self-employment
- cash jobs.

You must also include money you earned in other ways, including:

- interest from bank accounts
- government payments (for example, from Centrelink)
- owning a rental property
- overseas income and investments
- share market dividends
- distributions from partnerships and trusts

No matter how you earn it, remember to include it in your tax return.

For more information see [Income, deductions, offsets and records](#).

## **What deductions can I claim?**

You can claim deductions for some expenses related to your job. Common deductions include:

- car, transport and travel expenses
- tools, computers and items you use for work

- clothing and laundry expenses
- working from home expenses
- self-education expenses

For more information see [Deductions you can claim](#).

You must be able to show records (for example receipts), for any deductions you claim. You need to keep these records for at least 5 years. The ATO may ask you to show these records at any time.

## What happens after I lodge?

Most tax returns lodged online are processed within 2 weeks. If your return needs to be manually processed it may take longer. You can check the status through your myGov account. After your tax return has processed, the ATO will send you a notice of assessment to your myGov inbox. It will show if you get a refund or if you have a tax bill to pay.

If you receive a tax bill, pay it by the due date on your notice of assessment.

## Paying your tax bill

The ATO offers different payment methods to pay your tax bill. The easiest and most secure ways to pay are with BPAY® or our online services.

If you can't pay your tax bill in full and on time, there are [support options available](#). You may be able to set up a [payment plan](#) using our online services. Repayments for payment plans should be completed within the shortest possible timeframe to help reduce interest charges. If you need additional support, contact us or your tax professional before the due date.

## Why super is important

Superannuation, or 'super', is money set aside during your working life for when you retire. Super is money paid by your employer, on top of your regular income, into a super fund that you can choose. You are also able to contribute towards your super.

Super is important because the more you save, the more money you will have when you retire. It could be one of the biggest assets you'll accumulate in your lifetime.

There are age limits for when you can access your super. You can withdraw your super when you:

- reach preservation age and retire
- satisfy an early release requirement, or
- turn 65 (even if you haven't retired)

Be wary of anyone offering to help you withdraw your super early. It may be illegal or a scam.

If you were working in Australia on a temporary visa and you go home, you may be able to access your super. This is called as a Departing Australia superannuation payment (DASP).

For more information see:

- [Your superannuation basics](#)
- [Illegal super schemes – beware of offers to withdraw your super early](#)
- [Departing Australia superannuation payment \(DASP\)](#)

## Keep safe from scams

Scams are designed to trick you into:

- giving away your personal information (such as your TFN, myGov sign in credentials or bank account details)
- paying money.

Here are some simple tips to avoid scams:

1. Don't click on any links or open any attachments in emails and SMS, even if the message seems to come from us.
2. Think twice before sharing your personal information with anyone, especially over the phone or in writing.
3. Never share your myGov sign in details with anyone, including your registered tax agent.
4. Don't let your friends or family members use your TFN

5. Don't share your online passwords with anyone and make sure you change them often.

For more information see:

- [Is it a scam?](#)
- [Verify or report a scam](#)
- [Identity crime](#)
- [Recent scam alerts](#)

## Getting help

If you need help with your tax or super, phone us on:

- **13 28 61** – for personal questions
- **13 28 66** – for business questions
- **13 10 20** – for super questions.

If you prefer to speak to us in a language other than English, phone us using the Translating and Interpreting Service on **13 14 50**.

We encourage you to contact us early so we can work with you – it's never too late to ask us for help.

## What to expect when you phone us



You should have your TFN or 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.

We can't give you information about someone else, even if they're family. If you're helping a friend or family member, they must be with you when you phone unless you are recorded as their 'authorised representative' in our systems.

## Resources

There are more resources available to help you with your tax and super:

- [atoTV](#) 
- [The ATO Publication Ordering Service](#) 
- [Audio guides](#).

## Key tax and super terms

The following table includes the definitions for common tax and super terms we use in Australia.

For more information see:

- [Definitions](#)
- [Glossary of common tax and superannuation terms](#).

### List of definitions and common tax terms

Term	Definition
ATO online services	<p>You can use ATO online services to:</p> <ul style="list-style-type: none"> <li>• update your personal details</li> <li>• see your income statement</li> <li>• see your tax information</li> <li>• lodge your tax return online</li> <li>• pay your tax</li> <li>• see, manage and access your super</li> <li>• manage your lodgments as a sole trader, such as pay as you go (PAYG) instalments and business activity statements (BAS).</li> </ul> <p>To use ATO online services you will need a myGov account linked to the ATO.</p>
Australian Business Number, (ABN)	<p>A number that a business uses to identify themselves when dealing with other businesses, clients or with government.</p>


Authorised representative	A person who can speak to us about your tax or super. You must officially let us know that you want them to speak to us for you. They can be a family member, a friend or a tax agent.
Business activity statement (BAS)	A form some businesses use to report and pay their taxes such as goods and services tax (GST), pay as you go (PAYG) instalments and PAYG withholding tax.
Centrelink	Centrelink is an Australian Government program that delivers a range of government (social security) payments and services.
Company	A type of business structure. Companies must have a tax file number (TFN). They may need to have an Australian business number (ABN). The company is owned by any number of people. These people are called shareholders. If the company gets into debt shareholders do not have to use their own money to pay the debt.
Deduction	<p>Sometimes you have to buy things like tools or special clothing to help you do your job.</p> <p>The cost of some of these things can be used to reduce your taxable income. This is called a deduction.</p> <p>If you want to claim a deduction you must keep a record of what you bought. The record could be a receipt or a tax invoice.</p> <p>You can't claim a deduction if your employer:</p> <ul style="list-style-type: none"> <li>• bought the thing for you</li> <li>• gave you money after you bought it (this is called a reimbursement).</li> </ul>
Earn, Earned, Earnings	<p>Money you get from:</p> <ul style="list-style-type: none"> <li>• work you do</li> </ul>

	<ul style="list-style-type: none"> <li>• services you provide</li> <li>• investments you own, for example, shares or rent from a property.</li> </ul>
Employee	A person who works for another person, business or organisation to earn money. They are told what work to do and how to do it.
Employer	A person or business that employs people (workers).
Expense	The amount of money you spend on a product or service. Some expenses can be claimed as deductions.
Financial year	In Australia the financial year is from 1 July to 30 June.
Fringe benefits tax, FBT	<p>Some employers give their workers benefits related to their work. Examples could be a company car or private health care. These are called fringe benefits.</p> <p>If your employer gives you fringe benefits, they may have to pay more tax.</p>
Goods and services tax, GST	A tax of 10% which is part of the price of most products and services. The seller holds on to the tax and then pays it to us.
Income	<p>The money you earn from activities like:</p> <ul style="list-style-type: none"> <li>• work</li> <li>• investments</li> <li>• selling assets.</li> </ul>
Income statement	An income statement shows how much you earned and how much tax you paid in a financial year. It can also be called a Payment summary. You can see your income statement in ATO online services.

Income tax	The amount of tax you have to pay based on your taxable income. This is also called tax payable.
Independent contractor	An independent contractor does work for other businesses or people and may run their own business. They are not an employee. If you are an independent contractor, you decide how you do your work. You are generally paid for what you do, not for how long it takes you. You can pay someone else to do your work. This person would be called a sub-contractor.
Investment	Using money or things you own to make more money. Examples are putting money in a bank account to earn interest, buying shares or buying a property to rent out.
Invoice	<p>A document that gives details of what was bought and sold.</p> <p>An invoice must be labelled as a tax invoice. It needs to include:</p> <ul style="list-style-type: none"> <li>• your business name</li> <li>• your ABN</li> <li>• the date you sold the product or service</li> <li>• words to describe the products or services, the number sold and the price for each item</li> <li>• which products or services included GST in the price</li> <li>• the total GST amount.</li> </ul>
Lodge, Lodgment	Sending prepared documents, like your tax return or Business activity statement, to the ATO.
Medicare	Medicare is an Australian Government program that gives Australians, and some people from overseas, a wide

	<p>range of health and hospital services at no cost or low cost.</p> <p>Medicare is paid by a levy on a person's taxable income.</p>
myGov	A myGov account lets you link to a range of Australian Government services online in one place.
Partnership	A type of business structure. A partnership is 2 or more people who run a business together.
Pay as you go (PAYG) withholding	When an employer pays their employees or independent contractors they hold back (withhold) some money, which is the tax amount. The employer then sends the tax to us.
Pay slip	A document your employer gives you each time they pay you. It shows how much you were paid and how much tax was sent to us.
Receipt	A document which shows how much you paid for something and the date you bought it. It may also show how much GST was included in the price.
Retire	<p>To retire means you plan to never work full-time again.</p> <p>To use your super when you retire you must be older than a certain age (this is called a preservation age).</p>
Scam	<p>A scam is a trick to get you to:</p> <ul style="list-style-type: none"> <li>• pay money</li> <li>• share information about yourself that then helps someone pretend to be you.</li> </ul>
Sole trader	A type of business structure. A sole trader is a person who owns and operates a business for their own

	benefit. A sole trader may have employees.
Super, Superannuation	Superannuation, or 'super', is your money for when you retire. If you are eligible for super, your employer must pay it into the super fund you choose.
Super contribution	Money that you or your employer puts into your super fund.
Super fund	An account into which you or your employer puts money while you are working. You can use the money when you retire or if you are living with a disability and can't work anymore.
Super guarantee	<p>This is the minimum amount of super your employer has to pay into your super fund. It is a minimum amount based on the <a href="#">current super guarantee rate</a> of your ordinary time earnings.</p> <p>For example, Mary earns \$1,000 a week (before tax is taken out). The super guarantee amount is worked out as \$1,000 × the super rate. This amount is paid by Mary's employer on top of Mary's earnings.</p>
Tax	<p>Tax is money people and businesses pay to the Australian Government. It is used to provide services we all need, such as:</p> <ul style="list-style-type: none"> <li>• hospitals and Medicare benefits</li> <li>• education</li> <li>• defence</li> <li>• roads and public transport</li> <li>• pensions and Centrelink benefits.</li> </ul> <p>You may need to pay tax if you get income from:</p> <ul style="list-style-type: none"> <li>• a job</li> <li>• Centrelink allowances and payments</li> <li>• running a business</li> </ul>

	<ul style="list-style-type: none"> <li>• investments.</li> </ul>
Tax agent	<p>A person or business that you pay to manage your tax. Only a registered agent can ask to be paid for their services. If they are registered it means that they know what they need to do to be a tax agent. You can find a registered tax agent on the <a href="#">Tax Practitioner's Board website</a> .</p>
Tax concession	<p>Tax concessions are benefits for some groups of people or businesses. The benefits can include:</p> <ul style="list-style-type: none"> <li>• not having to pay as much tax</li> <li>• being able to lodge a tax return at a later date.</li> </ul>
Tax debt	<p>When you owe us money. For example, if you did not pay enough tax during the year you will owe us money.</p>
Tax file number, TFN	<p>Your tax file number (TFN) is your personal identification number in our tax system. This is the number we and your employer use to keep track of how much tax you have paid.</p> <p>You keep the same TFN for life, even if you change your name or address, change jobs, or move interstate or overseas.</p> <p>Keep your TFN safe. Do not let anyone else use your TFN – not even friends or relatives.</p>
Tax file number (TFN) declaration	<p>When you start a new job your employer will ask you to fill out a form called a Tax file number declaration.</p> <p>Your employer uses the information to work out how much tax to take out of your pay. This is called pay as you go (PAYG) withholding. Your employer pays this tax to us.</p> <p>If you do not fill out the TFN declaration form your employer will take more tax</p>

	<p>out of your pay than you may need to pay. You should get this extra tax back as a tax refund when you lodge your tax return.</p>
Tax Help	<p>A free service we run to help people with low income to prepare and lodge their tax return.</p>
Tax offset	<p>Some people and businesses are eligible for tax offsets. A tax offset reduces how much tax you pay. A tax offset can also be called a tax rebate.</p>
Tax rate	<p>The amount of tax you pay out of each dollar you earn. Your tax rate depends on your circumstances.</p>
Tax refund	<p>If you paid more tax than you needed to in a financial year, we will give the money back to you.</p>
Tax return	<p>A form you fill in each year and give to us. In the form you tell us how much money you earned and how much tax you have already paid.</p> <p>You also tell us about deductions you want to claim. You need to have records (receipts or invoices) to prove what you tell us.</p> <p>Most people need to lodge us a tax return each year.</p> <p>We will work out if you have paid the right amount of tax. If you have paid too much, we will give money back to you (a tax refund). If you have not paid enough tax you will have to pay more (a tax bill).</p>
Tax withheld	<p>This is the amount of money that employers take out of your pay and give to us.</p>
Tax-free threshold	<p>If you are an Australian tax resident, the first \$18,200 you earn is not taxed. This is called the tax-free threshold. Foreign residents cannot claim the tax-free threshold.</p>

	<p>When you start a new job and fill out the TFN declaration form you tick a box to claim the tax-free threshold if you are an Australian resident.</p> <p>If you work in more than one job you should claim the tax-free threshold from the employer you earn the most money from.</p> <p>If you think you will earn less than \$18,200 from all of your jobs you can claim the tax-free threshold from all your employers.</p>
Taxable income	The total income you earned in a financial year after you have taken away the deductions you can claim.
Trust	A type of business structure. A trust is a person or company that looks after assets (like money or investments) so that other people can receive income from the assets. The people who receive the income are called beneficiaries.

Authorised by the Australian Government, Canberra.

QC 61176

## Tax and the cash economy

How we help Australian companies compete fairly.

**Last updated** 30 January 2025

The majority of taxpayers do the right thing. However, some business owners deliberately avoid paying their fair share of tax. In doing so, they gain an unfair advantage over honest businesses.

Businesses that deliberately hide income to avoid paying tax are part of the 'cash economy'. Hiding income includes:

- paying cash wages to staff without keeping records

- not declaring some or all cash sales
- not recording online sales
- over claiming expense deductions.

The term 'cash economy' covers money hidden by not declaring all sales cash sales, EFTPOS, credit or debit card sales, and online sales.

## **Protecting honest businesses**

To protect honest businesses, we analyse data from all relevant taxpayers to identify anomalies that may indicate someone is not doing the right thing. We then undertake further checks, including:

- checking whether income from the business can support the lifestyle of the owners
- comparing an individual business with others in the same industry using the small business benchmarks
- matching data from sources such as Australian and overseas banks, suppliers, online selling and Centrelink
- using information from customers and the public.

If a business is not paying its fair share of tax, we take action to collect the tax and remove the unfair competition for other businesses. In many instances the business also needs to pay penalties, and sometimes business owners can go to jail.

### **Case study: Data matching uncovers hidden income**

We selected Melbourne restaurant owner, Claudia, for an audit because of discrepancies between her reported income and data we received from the bank.

Before starting the audit, we asked Claudia if she had made any mistakes. Claudia spoke to her bank and tax agent and worked out she had not reported her entire turnover.

Because she told us about her mistake and used a Voluntary disclosure form to correct her business tax returns for the 2011, 2012 and 2013 financial years, she had to pay the tax she missed, but because of the voluntary disclosure we reduced some of her penalties.

# What you can do about the cash economy

You can help stop the cash economy. Your everyday choices and actions make a difference.

## Get a receipt

If you are a customer, insisting on a receipt or tax invoice contributes to an environment where all businesses pay their fair share of tax.

Proof of purchases helps ensure a supplier honours a warranty or guarantee.

## Report all income and expenses

If you are a business, you must report **all** your income and true expenses to us. This includes cash and all EFTPOS, card and online sales.

If you haven't reported all your income, or made a mistake, contact us to correct the information.

## Check your figures

You can use our small business benchmarks to see how your business compares to others in your industry. If your figures are very different to your competitors, you may have made a mistake.

We use the benchmarks and other indicators to identify businesses that may be avoiding their tax obligations by not reporting some or all of their income. If we notice that your figures are very different to others in your industry, we may contact you to understand the difference.

## Report tax evasion

If you suspect a person or business isn't reporting income, tell us about it so we can help protect honest businesses.


We review all reports and treat your information confidentially – you don't have to give your name if you don't want to.

### See also

- [Report tax evasion confidentially](#)
- [Voluntary disclosure](#)

- [Small business benchmarks](#)

If you do not speak English well and want to talk to a tax officer, phone the Translating and Interpreting Service (TIS) on **13 14 50** for help with your call.

If you are deaf, or have a hearing or speech impairment, contact us through the National Relay Service (NRS). For more information, visit [relayservice.gov.au](https://relayservice.gov.au) .

QC 52649

## Tax time resources in languages other than English

Our translated resources make tax time easier.

**Last updated** 20 October 2025

To help you prepare and lodge your tax return we have translated resources available. You can download the resources from the ATO publications ordering service. The collection includes:

- *What you need to do at tax time* - a guide to help you do your tax return
- *Important information for your tax return* - key topics for your tax return this year
- *Get free help to do your tax return* – information about our Tax Help service
- *Good recordkeeping makes tax time easier* – tips for keeping good tax records
- *Protect your personal information at tax time* - practical tips on keeping your personal information safe
- *Occupation and work-related expense guides* – to help you work out what expenses you can claim as a deduction on your tax return.

We encourage you to keep checking this page as we'll continue to provide new information.

Select your language from the list below:

- [English / English](#) ↗
- [اللغة العربية / Arabic](#) ↗
- [简体中文 / Simplified Chinese](#) ↗
- [繁體中文 / Traditional Chinese](#) ↗
- [دری / Dari](#) ↗
- [Ελληνικά / Greek](#) ↗
- [Bahasa Indonesia / Indonesian](#) ↗
- [Italiano / Italian](#) ↗
- [هزاره گی / Hazaragi](#) ↗
- [हिन्दी / Hindi](#) ↗
- [日本語 / Japanese](#) ↗
- [ភាសាខ្មែរ / Khmer](#) ↗
- [한국어 / Korean](#) ↗
- [नेपाली / Nepali](#) ↗
- [پښتو / Pashto](#) ↗
- [فارسی / Persian \(Farsi\)](#) ↗
- [Polski / Polish](#) ↗
- [ਪੰਜਾਬੀ / Punjabi](#) ↗
- [Español / Spanish](#) ↗
- [ภาษาไทย / Thai](#) ↗
- [Tiếng Việt / Vietnamese](#) ↗.

For more information see:

- [ATO publications ordering service](#) ↗ – enter the publication name or NAT number (DE-20789) to download these resources
- [Audio guides](#) - listen to short, spoken guides that explain tax and super in your preferred language

- [atoTV videos in other languages](#)  - watch our videos to learn in various languages to learn about tax and super.

QC 63307

## Ready for business

Tax, super and registration obligations for new business owners.

**Published** 23 May 2025

### Our focus

It's important for new business owners to understand their tax, super and registration obligations to ensure they're getting it right from the start.

If your hobby has turned into a profit-making business, you are responsible for your tax, super and registration obligations. Setting up your business correctly from the start can make it easier to meet these obligations.

### How to get it right


If you're planning on starting or have recently started a new business, we have [Ready for business](#) information to help you navigate your tax, super, and registration obligations.

Here are the top 7 things you need to know when starting a business:

1. When setting up your new business, using [digital tools](#) and maintaining [accurate records](#) can help manage daily activities and cash flow. Explore our key rules and free resources to strengthen your business practices.
2. There are some [registrations](#) you will need to complete when you start a business, for example registering for an ABN or a business name.

3. You can claim a [tax deduction](#) for most business expenses if they are directly related to earning your income. Remember to keep records and only claim the business portion of mixed-use expenses.
4. The type of business structure you set up will affect your tax and registration requirements. It's important to choose the [right business structure](#) and understand your obligations.
5. If you're an employer, it's important you know you have extra [responsibilities and obligations](#).
6. It's important to lodge and pay your taxes on time. You can prepay your estimated income tax liability through [pay as you go \(PAYG\) instalments](#). You can voluntarily enter PAYG instalments to help avoid a large tax bill when you lodge your tax return.
7. Businesses that maintain accurate records, lodge and pay on time and avoid errors not only steer clear of penalties and general interest charge but also become more resilient when facing challenges.

## Keep up to date

Learn more by taking our free self-paced online courses at [Essentials to strengthen your small business](#) .

You can also:

- find more information for businesses in [your language](#)
- subscribe to our free [Small business newsletter](#) to get updates that might impact your business
- contact your tax professional to obtain advice specific to your business needs.

QC 104972

**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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