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## Tax file number

How to apply for a tax file number (TFN), update your TFN details, where to find your TFN and what to do if it's stolen.

### What is a tax file number?

Find out why you need a TFN, where to find it and how to keep your TFN and personal details safe.

### Apply for a TFN

How to apply for a TFN online or by paper depending on your circumstances and residency status. It is free to apply.

### Lost or stolen TFN

Find your tax file number online with ATO online services. Tell us as soon as possible if your TFN is stolen or misused.

### Update your TFN registration details

Check how you can update your TFN registration details, including your name, date of birth, bank details and gender.

### Identity documents

QC 22600

## What is a tax file number?

Find out why you need a TFN, where to find it and how to keep your TFN and personal details safe.

**Last updated** 17 November 2025

We also have an Easy Read version of this information – [What is a tax file number?](#)

## About your TFN

A tax file number (TFN) is your personal reference number in the tax and superannuation systems. You can apply for a TFN at any age.

It is **free** to apply for a TFN.

Your TFN is:

- a unique number (usually 9 digits)
- an important part of your identity
- yours for life – you keep your TFN even if you change jobs or name, move interstate or go overseas.

## Where to find your TFN

If you already have a TFN, you can find it:

- in the **ATO app** or your ATO online account if you have a myGov account linked to the ATO
- on your income tax notice of assessment
- on some of the letters we send you
- on an income statement or payment summary from your employer
- on your superannuation account statement.

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

Contact us as soon as possible if you think your TFN is lost, stolen or being misused.

## If you don't already have a TFN

You can apply for a TFN at any age. However, if you apply online using a Digital ID, such as myID, you must be at least 15 years old and have a [Strong identity strength](#).

### Not having a TFN

You don't have to have a TFN, but without one, your employer or financial institution must withhold more tax from payments they make to you. Without a TFN, you:

- can't apply for government benefits or allowances, such as JobSeeker
- can't lodge your tax return online
- can't apply for an Australian business number (ABN).

### When you will get your TFN

You will generally receive your TFN within 28 days after we receive your completed application and required identity documents. We will send your TFN to the postal address you put on your application, or your myGov Inbox, depending on how you apply.

For Australian citizens with a Strong Digital ID (at least 15 years old), our online process may mean you receive your TFN much sooner.

If you haven't received your TFN after 28 days, [contact us](#).

## Keep your TFN and personal details safe

Make sure you protect your identity by keeping all your personal details secure, including your TFN.

Someone only needs basic details, such as your name, date of birth, address, myGov details or TFN, to commit identity fraud or scams.

Only disclose your TFN to people and organisations that require it for legitimate reasons, such as:

- us – the Australian Taxation Office (ATO) – when discussing your tax records
- your employer when you start work
- your bank or financial institution
- other government agencies to claim benefits
- your superannuation fund
- your university.

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## Lost or stolen TFN

Find your tax file number online with ATO online services. Tell us as soon as possible if your TFN is stolen or misused.

**Last updated** 16 June 2025

### Find your TFN online

You will need your tax file number (TFN) when:

- starting a new job
- applying for government benefits
- lodging a tax return
- applying for higher education loans.

If you already have a TFN and don't remember the number, you can find it online in **ATO online services**.

You will need to sign in to your myGov account or login to the ATO app.

[Sign in to myGov login to the ATO app](#)

If you don't have a myGov account, see [Create a myGov account and link it to the ATO](#).

## Other ways to find your TFN

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

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

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

If you still can't find your TFN after checking these options, [phone us](#).

## If your TFN is lost or stolen

If your TFN has been lost, stolen or an unauthorised third party has access to it, tell us as soon as possible.

If you suspect misuse of your TFN, phone our Client identity support centre on **1800 467 033** between 8:00 am and 6:00 pm, Monday to Friday. The support centre helps people who have had their identities stolen or misused.

They will give you information, advice and assistance to re-establish your identity. They may also apply security measures that will monitor any unusual or suspicious activity on your account.

For more information about protecting your personal information, see [Protect your information](#).

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## 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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