



 [Print whole section](#)

Rental bond data-matching program protocol

Information on our rental bond data-matching program for the period of 1985 to 2025–26

Last updated 10 January 2025

Rental bond data-matching program

Objectives and purpose of our rental bond data-matching program.

Rental bond data

Data we collect under our rental bond data-matching program.

Notifying the public of the data matching program

How we notify the public about our rental bond data-matching program.

Our lawful role

Our legislative functions and the policies and procedures we follow for a data-matching program.

Why we undertake data matching

Why we conduct data-matching programs and the costs and benefits of data matching.

How we undertake data matching

Systems and processes we use in data-matching activities.

Data quality

How we assure data is fit for use and quality assurance processes we undertake.

QC 65695

Rental bond data-matching program

Objectives and purpose of our rental bond data-matching program.

Last updated 10 January 2025

Program objectives

Our data-matching programs help us to administer the tax and superannuation systems and maintain community confidence in the integrity of these systems.

The objectives of the rental bond data-matching program are to:

- identify and educate individuals and businesses who may be failing to meet their registration or lodgment obligations and help them:
 - lodge their income tax returns

- correctly report assessable income from a rental property in their individual income tax return
- correctly report associated rental deductions in their individual income tax return
- comply with capital gains tax obligations for properties used to derive rental income
- gain insights to help develop and implement strategies, which may include educational or compliance activities, for individuals and businesses who lease or let real property
- promote voluntary compliance and increase community confidence in the integrity of the tax and super systems.

Why we look at rental bond data

The rental bond data-matching program will allow us to identify and address tax risks, including:

- failure to lodge – taxpayers with a rental property may fail to lodge a tax return and their rental property schedule on or before the relevant due date
- omitted or incorrect reporting of income – taxpayers with a rental property may omit or incorrectly report income and deductions in their rental property schedules and associated income tax return labels
- omitted or incorrect reporting of capital gains tax (CGT) – taxpayers with a rental property may omit or incorrectly report cost base elements which are used to determine the net capital gain or loss on a rental property used to generate income.
- non-compliance with foreign investment laws – foreign residents owning residential property need to meet conditions such as:
 - those imposed on foreign investment approvals
 - use of a dwelling
 - vacancy fees.

For more information on your tax obligations when owning a rental property see:

- [Residential rental properties](#)
- [Rental income you must declare](#)

QC 65695

Rental bond data

Data we collect under our rental bond data-matching program.

Last updated 10 January 2025

How we use rental bond data-matching program data

Rental bond data collected under this program will be compared with information included in tax returns.

The ATO also compares this data against our records and other data we hold. This helps us identify taxpayers who own an income producing property, and taxpayers who have sold an income producing property, who may not be meeting their reporting, lodgment or payment obligations.

It also helps in identifying foreign residents owning residential property who may not be complying with foreign investment laws, such as those relating to:

- conditions imposed on foreign investment approvals
- use of a dwelling
- vacancy fees.

The program will support client engagement and voluntary compliance through education programs.

Previous related programs

We started collecting rental bond data in 2005, with data dating back to 1985, and will continue to collect rental bond data up to, and including, the 2025–26 financial year.

The data collected in prior years of this program has enabled us to identify taxpayers owning an income producing property who may not be meeting their reporting, lodgment or payment obligations. Breaches of the foreign investment laws can result in an infringement being issued or the investor can be subject to a civil or criminal penalty.

During the 2022–23 financial year, this program in combination with other data matching and compliance strategies, identified approximately 5,600 taxpayers where real property dealings had not been treated correctly and raised an additional \$23 million in revenue. This demonstrates the continuing need to collect this data.

Data providers

We are the matching agency and the sole user of the data obtained during this data-matching program.

Data will be obtained from the following:

- New South Wales Fair Trading – Professional Standards and Bonds
- Department of Justice and Community Safety – Consumer Affairs, Victoria
- Residential Tenancies Bond Authority – Consumer and Business Services, South Australia
- Bond Administrator – Department of Mines, Industry Regulation and Safety, Western Australia
- ACT Office of Rental Bonds – Access Canberra
- Department of Justice – Office of the Residential Tenancy Commission, Tasmania
- Residential Tenancies Authority, Queensland.

Our formal information gathering powers

To ensure statutory requirements are met, we obtain data under our formal information gathering powers. These are contained in section 353-10 of Schedule 1 to the *Taxation Administration Act 1953*.

This is a coercive power, and data providers are obligated to provide the information requested.

We will use the data for tax and super compliance purposes.

Privacy Act

Data will only be used within the limits prescribed by Australian Privacy Principle 6 (APP6) contained in Schedule 1 of the Privacy Act and in particular:

- APP6.2(b) – the use of the information is required or authorised by an Australian law
- APP6.2(e) – the ATO reasonably believes the use of the information is necessary for our enforcement-related activities.

Data elements we collect

We will collect data from rental bond authorities through to 30 June 2026.

The collected data may contain all or a selection of the fields listed below.

Client identification details – individuals (tenants and landlords)

Client identification data elements for individuals that we collect include:

- given and surnames (if more than one name on the bond or tenancy agreement)
- addresses (residential, postal, other)
- date of birth
- email address
- phone number
- bank account for the landlord
- unique identifier for the landlord.

Managing agent identification details

Managing agent identification data elements that we collect include:

- business name
- addresses (business, postal, registered, other)
- contact name
- contact phone number
- email address
- unique identifier of the managing agent.

Rental bond details

Rental bond identification data elements that we collect include:

- rental property address
- period of lease
- commencement of lease
- expiration of lease
- amount of rental bond held
- number of weeks the rental bond is for
- amount of rent payable for each period
- period of rental payments (weekly, fortnightly, monthly)
- type of dwelling
- number of bedrooms
- unique identifier of the rental property
- bond number
- bond lodgment date
- bond status
- bond refunded date
- amount of bond refunded
- amount of bond refunded to tenant or landlord
- unclaimed bond.

Number of records

We expect to collect data on approximately 2.2 million individuals annually.

Data quality

We anticipate the data quality will continue to be of a high standard. State and territory rental bond regulators use sophisticated computer systems to administer state and territory tenancy laws.

Being responsible for receipt, management and return of residential tenancy rental bonds, state and territory rental bond regulators have due diligence obligations to maintain records of a high quality.

Data retention

We collect data under this program for all financial years from September 1985 to 2025–26. We collect this data bi-annually, after 30 June and 31 December each year.

We will retain the data for 7 years from receipt of the final instalment of verified data files from all data providers. We may extend the timeframe for retention of rental bond data, which will be reviewed on a rolling basis at intervals of no longer than 7 years. Each review will determine whether an extension of the data retention period is required.

The data is required for this period to administer the tax and superannuation systems:

- Taxpayers who own income producing property have income tax reporting obligations.
- It enhances our ability to identify taxpayers who may not be complying with their tax and super obligations, which is integral to protecting the integrity of the tax and super systems.
- Retaining data for 7 years does not change our general compliance approach of reviewing an assessment within the standard period of review, which also aligns with the requirements for taxpayers to keep their records.
- Retaining data supports our general compliance approach of reviewing an assessment within the applicable period of review.

- The data is used in multiple risk models, including models that establish retrospective profiles over multiple years aligned with period of review.

While increased data retention periods may increase the risk to privacy, we have a range of safeguards to manage and minimise this. Our systems and controls are designed to ensure the privacy and security of the data we manage.

QC 65695


Notifying the public of the data matching program

How we notify the public about our rental bond data-matching program.

Last updated 10 January 2025

How we notify the public

We will notify the public of our intention to collect 2023–24 to 2025–26 Rental bond data by:

- publishing a notice in the [Federal Register of Legislation](#)  gazette in the week starting 6 January 2025
- publishing this data-matching program protocol on our website at [Data-matching protocols](#)
- advising the data providers that they
 - can notify their clients of their participation in this program
 - should update their privacy policies to note that personal information is disclosed to the ATO for data-matching purposes.

Gazette notice

The following information about the data-matching program appears as a gazette notice in the Federal Register of Legislation.

Gazette notice: Commissioner of Taxation – Notice of a rental bond data-matching program – 6 January 2025

The Australian Taxation Office (ATO) will acquire rental bond data from state and territory rental bond regulators bi-annually for the 2023–24 through to the 2025–26 financial years.

The data items include:

- Individual client details - landlord and tenant (names, addresses, email addresses, phone numbers, unique identifier for the landlord, bank account for landlord)
- Managing agent identification details (business names, addresses, contact names, email addresses, phone numbers, unique identifier of the managing agent).
- Rental bond transaction details including:
 - rental property address
 - period of lease
 - commencement of lease
 - expiration of lease
 - amount of rental bond held
 - number of weeks the rental bond is for
 - amount of rent payable for each period
 - period of rental payments (weekly, fortnightly, monthly)
 - type of dwelling
 - number of bedrooms
 - unique identifier of the rental property
 - bond number
 - bond lodgment date
 - bond status

- bond refunded date
- amount of bond refunded
- amount of bond refunded to tenant and, or landlord
- unclaimed bond.

We expect to collect data on approximately 2.2 million individuals each financial year.

The objectives of this program are to:

- identify and educate individuals and businesses who may be failing to meet their registration or lodgment obligations and help them:
 - lodge their income tax returns
 - correctly report assessable income from a rental property in their individual income tax return
 - correctly report associated rental deductions in their individual income tax return
 - comply with capital gains tax obligations for properties used to derive rental income
- gain insights to help develop and implement strategies, which may include educational or compliance activities for individuals and businesses who lease or let real property
- promote voluntary compliance and increase community confidence in the integrity of the tax and super systems.

A document describing this program is available at ato.gov.au/dmprotocols.

This program follows the Office of the Australian Information Commissioner's *Guidelines on data matching in Australian Government administration* (2014) (the guidelines). The guidelines include standards for the use of data matching as an administrative tool in a way that:

- complies with the Australian Privacy Principles (APPs) and the *Privacy Act 1988* (Privacy Act)
- is consistent with good privacy practice.

A full copy of the ATO's privacy policy can be accessed at ato.gov.au/privacy.

QC 65695

Our lawful role

Our legislative functions and the policies and procedures we follow for a data-matching program.

Last updated 10 January 2025

Our powers of administration

The ATO is the Australian Government's principal revenue collection agency. The Commissioner of Taxation has responsibility for ensuring taxpayers meet their tax and super obligations.

We follow the Office of the Australian Information Commissioner's (OAIC) Guidelines on data matching in Australian Government administration (2014) in our data-matching activities.

Our data-matching programs help to ensure that Australians are fulfilling their tax and super obligations.

This information forms part of all data-matching program protocols.

We take our obligations seriously. Failure to address non-compliant behaviour has the potential to undermine community confidence in the integrity of the tax and super systems and our capability to administer those systems.

We carry out our legislated functions through general powers of administration contained in but not limited to:

- section 3A of the [Taxation Administration Act 1953](#)
- section 8 of the [Income Tax Assessment Act 1936](#)
- section 1-7 of the [Income Tax Assessment Act 1997](#)

- section 43 of the [Superannuation Guarantee \(Administration\) Act 1992](#)
- section 356-5 in Schedule 1 of the *Taxation Administration Act 1953*.

[Data matching](#) is one of the strategies used to identify and deal with non-compliant behaviour. It helps provide assurance that taxpayers are meeting their obligations.

Data-matching guidelines we follow

Our data-matching programs follow the OAIC [Guidelines on data matching in Australian Government administration](#) [↗](#) (2014).

These guidelines help us and other government agencies use data matching as an administrative tool in a way that:

- complies with the [Australian Privacy Principles](#) [↗](#) (APPs)
- complies with the [Privacy Act 1988](#) [↗](#) (Privacy Act)
- is consistent with good privacy practice.

The Privacy Act

The [Privacy Act 1988](#) [↗](#) (Privacy Act) regulates how personal information is handled by certain entities, such as companies and government agencies.

Schedule 1 of the Privacy Act lists the 13 Australian Privacy Principles (APPs). The principles cover the collection, use, disclosure, storage and management of personal information.

Data will only be used within the limits prescribed by the APPs and the Privacy Act.

The [Australian Government Agencies Privacy Code](#) [↗](#) embeds privacy in all government agency processes and procedures. It ensures that privacy compliance is a priority in the design of our systems, practices and culture.

We comply with the code's requirements, and we are transparent and open about what information we collect, hold and disclose. We train our staff to keep personal information safe, and all our systems and offices are protected and secure.

Our data stewardship model upholds our data governance practices and embeds 6 ethical standards that guide how we collect, manage, share and use your data:

1. Act in the public interest, be mindful of the individual.
2. Uphold privacy, security and legality.
3. Explain clearly and be transparent.
4. Engage in purposeful data activities.
5. Exercise human supervision.
6. Maintain data stewardship.

Find out more about how we protect [your privacy](#).

How we protect your personal information

Our staff are subject to the strict confidentiality and disclosure provisions contained in Division 355 of Schedule 1 to the *Taxation Administration Act 1953*. Penalties include terms of imprisonment in cases of serious contravention of these provisions.

Keeping data safe

Data-matching programs are conducted on our secure systems that comply with the requirements of:

- the [Australian Government Information Security Manual](#)  produced by the Australian Cyber Security Centre, which governs the security of government information and communication technology (ICT) systems
- the [Australian Government Protective Security Policy Framework](#) , which provides guidance on security governance, personnel security, physical security and information security.

All ATO computer systems are strictly controlled according to Australian Government security standards for government ICT systems, with features including:

- system access controls and security groupings
- login identification codes and password protection

- full audit trails of data files and system accesses.

For more information on how we protect your data see [Online security](#).

Data destruction

All information and records are managed in accordance with the provisions of the [Archives Act 1983](#) [↗](#).

The requirement to retain data is reviewed on an ongoing basis in accordance with the timeframes and requirements of the OAIC guidelines. We destroy data that is no longer required, in accordance with the *Archives Act 1983* and the records authorities issued by the National Archives of Australia, both general and ATO-specific.

Under section 24 of the Act, records can be disposed of where it is approved by the National Archives; required by another law, or a normal administrative practice that the Archives approves of.

Approval from National Archives is normally provided through records authorities, which are used in the process of sentencing to make decisions about keeping, destroying or transferring particular information and records.

General or ATO-specific records authorities issued by National Archives apply to our processes of verifying and assuring taxpayer compliance with tax, superannuation and other laws administered by the ATO.

Our record management practices allow us to satisfy the OAIC guidelines and Australian Privacy Principle 11 (APP 11) contained in Schedule 1 of the *Privacy Act 1988* and in particular:

- APP11.1 – An APP entity must take reasonable steps to protect information from
 - misuse, interference and loss
 - unauthorised access, modification or disclosure
- APP11.2 – APP entity must take reasonable steps to destroy or de-identify information it no longer needs.

Our on-disclosure provisions

In very limited and specific circumstances, we may be permitted by law to disclose individual records to other government agencies.

Division 355 of Schedule 1 to the *Taxation Administration Act 1953* sets out the government agencies we can disclose taxpayer information to, and the circumstances in which we are permitted to make those disclosures.

These include agencies responsible for:

- state and territory revenue laws
- payments of social welfare and health and safety programs for determining eligibility for certain types of benefits and rebates
- overseeing super funds, corporations and financial market operators to ensure compliance with prudential regulations
- determining entitlement to rehabilitation and compensation payments
- law enforcement activities to assist with specific types of investigations
- domestic and international partners under tax disclosure and tax treaty arrangements
- policy analysis, costing and effectiveness measurement.

Each request for information by other agencies will be assessed on its merits and must be for an admissible purpose allowed for by tax laws. In specific permissible circumstances, on-disclosures may include de-identified datasets for statistical analysis.

QC 65695


Why we undertake data matching


Why we conduct data-matching programs and the costs and benefits of data matching.

Last updated 10 January 2025

Meeting our accountability

To effectively administer the tax and super systems, we are required by law to collect and analyse information concerning the financial affairs of taxpayers and other participants in the Australian economy.

In addition to our administrator responsibilities, the [Public Service Act 1999](#)  (PS Act) requires each agency head to ensure their agency complies with legislative and whole-of-government requirements.

Agency heads are required to ensure proper use and management of public resources as per the [Public Governance, Performance and Accountability Act 2013](#)  (PGPA Act).

We consider and undertake a range of alternatives to data matching to ensure entities are complying with their tax and super obligations. Relying only on data that we already hold is of limited value for the following reasons:

- The tax system operates on willing participation, so our data is derived from taxpayers who are correctly registered and meeting their lodgment obligations.
- The only other way of ensuring that taxpayers are reporting their obligations correctly would be to contact every taxpayer directly.

Uses of data matching

Data matching allows us to cross-reference suitable external data to identify taxpayers who may not be in full compliance with their obligations, as well as those that may be operating outside the tax and super systems. It also reduces the likelihood of unnecessarily contacting taxpayers who are complying with their tax obligations.

Data matching is an effective method of examining the records of thousands of taxpayers. We do this to ensure compliance with lodgment and reporting obligations. This would otherwise be a resource-intensive exercise.

Data matching also assists us to effectively promote voluntary compliance by notifying the public of risk areas and activities under scrutiny.

Costs and benefits analysis

The [costs](#) of our data-matching activities are more than offset by the [benefits](#).

Benefits

The use of data is increasingly common across government agencies and the private sector. Data, data usage, computer power and storage continue to grow, which increases the benefits from data matching.

Data matching and the insights it provides help us:

- deliver tailored products and services, which underpins our culture of service
- make it easier for taxpayers and agents by providing tailored messages in our online services
- enable early intervention activities, as our goal is prevention rather than correction
- maintain community confidence in our ability to administer the tax and super systems, because we can
 - make better, faster and holistically smarter decisions with measurable results to deliver a level playing field for all
 - solve problems and shape what we do for the community
 - advise government and deliver outcomes with agility
- maintain the integrity of the tax and super systems by
 - providing education to assist taxpayers to do the right thing
 - deterring behaviours so taxpayers adhere to their obligations
 - detecting taxpayers who are not complying with their obligations, targeting those that continue to deliberately abuse the tax and super systems
 - enabling enforcement activity and recovery of tax revenue
 - directing compliance activities to assure that wider risks to revenue do not exist.

Costs

There are some incidental costs to us in the conduct of data-matching programs, but these are more than offset by the total revenue protected. These costs include:

- data analyst resources to identify potential instances of non-compliance
- compliance resources to manage casework and educational activities
- governance resources to ensure compliance with the guidelines and Privacy Act
- quality assurance processes to ensure the rigour of the work undertaken by analysts and compliance staff
- storage of the data.


QC 65695

How we undertake data matching

Systems and processes we use in data-matching activities.

Last updated 10 January 2025

Data-matching process

When required, our data-matching process uses both mainframe-based and mid-range applications that comply with an ATO-designed software solution (technical standard). The technical standard supports all our data-matching programs and aligns with [OAIC guideline 4.7](#) .

We use over 60 sophisticated identity-matching techniques to ensure we identify the correct taxpayer when we obtain data from third parties. These techniques use multiple identifiers to obtain an identity match.

The identity-matching process appends matching information to the original reported transaction to include an ATO identifier number and a

3-character outcome code that indicates to the user the level of matching confidence for the transaction. For example, where a name, address and date of birth are available, all items are used in the identity-matching process. Very high confidence matches will occur where all fields are matched.

Additional manual processes may be undertaken where high confidence identity matches do not occur, or a decision is taken to destroy data no longer required.

Our manual identity-matching process involves an ATO officer reviewing and comparing third-party data identity elements against ATO information on a one-on-one basis, seeking enough common indicators to allow confirmation (or not) of an individual's identity. We commonly call this process manual uplifting.

Data analysts use various models and techniques to detect potential discrepancies, such as under-reported income or over-reported deductions. Higher risk discrepancy matches will be loaded to our case management system and allocated to compliance staff for actioning. Lower risk discrepancy matches will be further analysed, and a decision made to take some form of compliance or educational activity, or to destroy the data.

To maintain integrity of the administration of the tax and super systems, only staff with a direct and genuine 'need to know' can access the technical standards for our identity and discrepancy-matching solutions.

Where administrative action is proposed, additional checks will take place to ensure the correct taxpayer has been identified. The taxpayers will be provided with the opportunity to verify the accuracy of the information before any administrative action is taken.

How we amend a return

We may use data to provide tailored messages for individual taxpayers in our online services. This will prompt taxpayers to check they are correctly meeting their reporting obligations.

In limited circumstances where we identify inadvertent mistakes, we may amend a tax return with the correct data that is available to us.

If you disagree with the decision we made about your information, you can [request a review by lodging an objection](#).

After a return is lodged, where we identify a discrepancy that requires verification, we will contact the taxpayer usually by phone, letter or email. Taxpayers will have up to 28 days to verify the accuracy of the information and respond before we take administrative action.

For example, where discrepancy matching identifies that a taxpayer may not be reporting all their income, but it appears they're reporting the income in another taxpayer's return, they will be given the opportunity to clarify the situation.

The data may also be used to ensure taxpayers are complying with their other tax and super obligations, including registration requirements, lodgment obligations and payment responsibilities.

Making a privacy complaint

Our [privacy policy](#) outlines how we collect, hold and disclose data and explains what you can do if you're not satisfied with the way your information has been treated.

If you're not satisfied with how we have collected, held, used or disclosed your personal information, you can [make a formal complaint](#).

If you're not satisfied with the outcome of the privacy complaint, you can contact the [Office of the Australian Information Commissioner](#) [↗](#).

For more information, see how we protect [your privacy](#).

QC 65695

Data quality

How we assure data is fit for use and quality assurance processes we undertake.


Last updated 10 January 2025

Quality assurance processes

Quality assurance is integrated into our processes and computer systems and applied throughout the data-matching cycle.

These assurance processes include:

- registering the intention to undertake a data-matching program on an internal register
- risk assessment and approval from the data steward and relevant senior executive service (SES) officers prior to any data-matching program being undertaken
- conducting program pilots or obtaining sample data to ensure the data-matching program will achieve its objectives prior to full datasets being obtained
- notifying the OAIC of our intention to undertake the data-matching program and seek permission to vary from the data-matching guidelines (where applicable)
- restricting access to the data to approved users and access management logs record details of who has accessed the data
- quality assurance processes embedded into compliance activities, including
 - review of risk assessments, taxpayer profiles and case plans by senior officers prior to client contact
 - ongoing reviews of cases by subject matter technical experts at key points during the life cycle of a case
 - regular independent panel reviews of samples of case work to ensure our case work is accurate and consistent.

These processes ensure data is collected and used in accordance with our data-management policies and principles and complies with the OAIC's [Guidelines on data matching in Australian Government administration](#) .

How we ensure data quality

Data quality is a measure to determine how fit-for-purpose data is for its intended use. It is valuable because it helps us to understand the data asset and what it can be used for.

Data quality management allows us to use data with greater confidence and assists in meeting data governance requirements and ensures a greater understanding of the data we hold.

The ATO Enterprise Data Quality (DQ) framework provides clarity and structure to our management of data quality and may be applied in determining how business areas can make effective and sound use of data.

This framework champions 6 primary DQ dimensions:

- Accuracy – the degree to which the data correctly represents the actual value.
- Completeness – if all expected data in a data set is present.
- Consistency – whether data values in a data set are consistent with values elsewhere within the data set or in another data set.
- Validity – data values are presented in the correct format and fall within a predefined set of values.
- Uniqueness – if duplicated files or records are in the data set.
- Timeliness – how quickly the data is available for use from the time of collection.

To assure specific data is fit for consumption and the intended use throughout our data-matching programs, the following data quality elements may also be applied.

- Currency – how recent the time period is that the data set covers.
- Precision – the level of detail of a data element.
- Privacy – access control and usage monitoring.
- Reasonableness – reasonable data is within the bounds of common sense or specific operational context.
- Referential integrity – when all intended references within a data set or with other data sets, are valid.

Data is sourced from providers' systems and may not be available in a format that can be readily processed by our own systems. We apply additional levels of scrutiny and analytics to verify the quality of these datasets.

This includes but is not limited to:

- meeting with data providers to understand their data holdings, including their data use, data currency, formats, compatibility and natural systems
- sampling data to ensure it is fit for purpose before fully engaging providers on task
- verification practices at receipt of data to check against confirming documentation; we then use algorithms and other analytical methods to refine the data
- transforming data into a standardised format and validating to ensure that it contains the required data elements prior to loading to our computer systems. Our data quality practices may also be applied during this transformation process
- undertaking program evaluations to measure effectiveness before determining whether to continue to collect future years of the data or to discontinue the program.

QC 65695

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.

Copyright notice

© Australian Taxation Office for the Commonwealth of Australia

You are free to copy, adapt, modify, transmit and distribute this material as you wish (but not in any way that suggests the ATO or the Commonwealth endorses you or any of your services or products).