



# Temporary residents and superannuation

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QC 73100

# How superannuation applies to temporary residents

If you're a temporary resident of Australia, check your entitlement to superannuation while working and when you depart.

**Last updated** 2 August 2023

Superannuation (or 'super') is a form of saving for retirement in Australia.

When you work in Australia, your employer may be required to make **super contributions** to a super fund on your behalf. Generally, this does not depend on your visa (so long as you have work rights) or **tax residency status**.

To work out if you're entitled to super, use our **Am I entitled to super tool**. If you are, you may be able to **choose** where and how your super is invested.

Super is designed as an investment for retirement. But if you leave Australia after having worked here on a temporary resident visa, you may be eligible to claim your super (less tax) as a **Departing Australia superannuation payment (DASP)**.

You can only submit a DASP claim after you have left Australia and your visa has expired. However, you can start the application process before you leave, which may make it easier to complete.

If you receive a DASP, you're also entitled to a refund of any **Division 293 tax** you paid.

New Zealand citizens are not eligible for a DASP. However, New Zealand residents or citizens may be able to transfer any Australian super they have accumulated to a KiwiSaver scheme provider or have it directly paid to themselves if eligible. This includes unclaimed super money held by the ATO. See **Trans-Tasman retirement savings transfers**.

We provide basic information on Australia's tax and superannuation system in **other languages**.

QC 23236

## **Departing Australia superannuation payment (DASP)**

If you're a temporary resident of Australia, how to claim your superannuation when you leave.

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This video shows how you can claim DASP:

Media:Online applications

<http://tv.ato.gov.au/ato-tv/media?v=bd1bdiubw6r78t>

## Eligibility for DASP

If you've worked in Australia on a temporary visa, you may have accumulated superannuation that has been paid by your employer under the compulsory super guarantee.

You may be eligible to have this super (and any earnings and other contributions) paid to you (less tax) as a departing Australia superannuation payment (DASP) after you leave.

Generally, you can claim a DASP if all the following apply:


- you accumulated superannuation while **working** in Australia on a temporary resident visa issued under the *Migration Act 1958* (excluding Subclasses 405 and 410)
- your visa has ceased to be in effect (expired or cancelled)
- you have **left Australia** and you do not hold any other active Australian visa
- you're not an Australian or New Zealand citizen, or a permanent resident of Australia (if you're a New Zealand citizen leaving Australia permanently, you may be able to **transfer your super to New Zealand**).

While you can't claim a DASP until after you've left Australia, we strongly recommend you get all the information you need and start your application before you leave. It may be difficult for you to start the process once you have left.

## Locating your super

If you've worked for multiple employers, you may have more than one super account and these may be with different super funds.

If you're not sure where your super is, you can search for it by:

- using the [DASP online application system](#)  once you've met eligibility requirements and provided your TFN
- using **ATO online services** or the ATO app (after creating a myGov account and linking to the ATO)
- **phoning us**.

Employers are required to make super contributions on a quarterly basis, so you should check with your employer that all contributions have been paid into your fund before submitting your application.


If you don't apply for your DASP, your super fund will transfer your super money to the ATO as unclaimed super money, if both:

- it has been 6 months or more since you left Australia
- your visa has ceased to be in effect.

You may be able to claim **ATO-held super** as DASP.

# How to claim your super

You can apply for a DASP via either:


- the [DASP online application system](#)  – for both super fund and ATO-held super
- a paper form
  - for super held by a super fund, use **Application for a departing Australia superannuation payment form (NAT 7204)** – send this form **directly to the super fund**
  - for ATO-held super, use **Application for payment of ATO-held superannuation money (NAT 74880)** – send this form to the address listed on the form
- by [authorising someone](#) to claim on your behalf.

Before submitting your DASP application, check with your employer to confirm they have paid all the super they are required to.

## Online applications

You can use the [DASP online application system](#)  free of charge

The DASP online system will automatically confirm your immigration status online with the Department of Home Affairs – you don't need to apply for a Certification of Immigration Status from the Department of Home Affairs unless directed by your super fund. You can start and save your online application while you are still in Australia and have all the relevant information handy.

You can only submit a DASP application when you've left Australia and do not hold an active visa. For further information on visa cessation, including cancellation, once you have departed Australia, see [Cancelling a visa \(homeaffairs.gov.au\)](#) .

Take note of the information you enter when you start your online application. You'll need the same details to resume your saved application after you leave Australia.

Where the value of your super money is \$5,000 or more, your super fund may require certified copies of your proof of identification documents.

It's much easier to certify documents while you are in Australia. As there are specific rules on who can certify documents, we recommend

you do this before you leave. Check with your super fund to confirm what documents are required.

For more information on how to use the system, see [Help with the DASP online application system](#).

## Paper applications

For **super held by a super fund**, you need to complete the **Application for departing Australia superannuation payment form (NAT 7204)** and send one to each of your super funds.


If you're applying on a paper form, your super fund may charge you a fee depending on the value of your super money. Your super fund will also require certified copies of your proof of identification documents.

It's much easier to certify documents while you are in Australia. As there are specific rules on who can certify documents, we recommend you do this before you leave. Check with your super fund to confirm what documents are required.

For **ATO-held super**, use the **Application for payment of ATO-held superannuation money (NAT 74880)** and send it directly to us. There are no costs for paper applications sent to the ATO.

## Super value of \$5,000 or more

For super accounts with a balance of \$5,000 or more, paper applications to super funds may require a *Certification of Immigration Status* from Home Affairs, which charges a fee to issue this certificate. They will email it directly to you and the super funds you nominate.

Request a *Certificate of Immigration Status* from Home Affairs using [Form 1194 Certification of Immigration Status \(PDF 290KB\)](#) .

## Super value of less than \$5,000

For super accounts with a balance of less than \$5,000, you can provide evidence that you have left Australia and your visa has expired without completing the *Certification of Immigration Status*.

Ask your super fund what evidence you need to provide. If you're not able to provide the evidence yourself, your super fund may ask you for a *Certification of Immigration Status* from Home Affairs before they can process your application.

If you have held a WHM visa and haven't applied for a *Certification of Immigration Status* from Home Affairs, you'll need to provide your visa information on the paper application. This may be checked against Home Affairs records and your application may take longer to process if it doesn't match.

## **Authorising someone to claim on your behalf**

You can authorise someone else to apply for your DASP. They can act on your behalf and update your information, so consider carefully who you allow to represent you.

Your representative will need a written authority from you before they can submit your DASP application.

You can nominate either:

- a tax agent with full registration or conditional registration for the purpose of claiming DASP with the Tax Practitioners Board
- another person if you use a DASP paper form.


Registered tax agents can claim DASP on your behalf through the DASP online intermediary application system.

Anyone applying on your behalf using a paper form will have to satisfy your super fund they have the authority to claim on your behalf. Ask your super fund what documents they require.

## **Applying for super of a deceased temporary resident**

If you believe you may be entitled to receive the super benefits of a deceased temporary resident, you can't use the application system to apply.

To **apply for super held** by a fund for a deceased temporary resident, contact the fund directly.

If you believe you're entitled to claim super held by the ATO for a deceased temporary resident, complete the relevant ATO-held super form. You'll also need to complete the [Application for payment of ATO-held superannuation money for a deceased person cover sheet](#)  (NAT 75530) and send it directly to us.

## **Returning to Australia after claiming DASP**

## Returning to Australia later on a new visa

Claiming a DASP will not affect any future visa applications.

## Returning to Australia permanently

If you've returned to Australia as a permanent resident and your super fund has transferred your super to us as 'former temporary resident – unclaimed super', you can either:

- transfer this money back to an Australian super fund
- apply for it to be paid to you directly, if you've met all the eligibility requirements.

Either way, the payment is still considered a DASP and is subject to the relevant DASP tax rate.

To transfer your super back to a super fund, phone our superannuation enquiries line on **13 10 20**.

To apply for a DASP when you have returned to Australia permanently, use the **Application for payment of ATO-held superannuation money** (NAT 74880) and send it directly to us.

## How and when DASP is paid

Your DASP will generally be paid within 28 days of your completed application being received. It may take longer if you submit an incomplete application or are asked to provide additional supporting documents.

There are 3 payment options:

- electronic funds transfer (EFT) to an Australian bank account
- Australian dollar cheque
- international money transfer (IMT) – only for applications to super funds.

Not all super funds offer IMT. Fees and charges (including currency conversion) may apply, so check with your fund to see what payment options are available.

EFT is usually the most effective payment option, and you should consider keeping your Australian bank account open to receive your DASP.



Confirm with your Australian bank that you will be able to arrange the money to be paid to an account in your home country.

For ATO-held super, you can only choose EFT to an Australian bank account in your name or a cheque.

## How DASP is taxed

A final DASP tax will be withheld from your payment when it is made. The payment may be made up of 2 components, taxable and tax free.

Different tax rates apply to [working holiday maker \(WHM\) visa](#) holders.

### DASP tax rates

Payment component	DASP ordinary tax rate (for non-WHM)	DASP WHM tax rate
Tax-free component	Nil	Nil
Taxable component – taxed element	35%	65%
Taxable component – untaxed element	45%	65%

The payer of the DASP must issue you a DASP payment summary within 14 days of making the payment. The DASP payment summary will tell you the amount of DASP tax that was withheld and the amount paid to you.

DASP payment summaries issued by the ATO will have an 'H' indicator at the DASP type when the DASP WHM tax rate was applied. The indicator will be blank where the DASP ordinary tax rate was applied.

## How tax rates are applied

The DASP tax rate will be determined by each super fund individually, as each fund is making a separate payment.

Each super fund will assess your application and determine the tax rate to apply based on the information it holds in relation to your

contributions.

If you have held a WHM visa, your super fund will check whether the DASP includes amounts attributable to super contributions made while you held a WHM visa. If it does, the fund will apply the DASP WHM tax rate. If it doesn't, the fund will apply the DASP ordinary tax rates.

The different DASP tax rates that may apply are summarised below:

- If you have never held a WHM visa – the DASP ordinary tax rates apply.
- If you have only ever held a WHM visa and associated bridging visas – the DASP WHM tax rate applies.
- If you held both a WHM visa and another type of visa – the tax rate that applies will depend on whether the DASP includes amounts attributable to super contributions made while you held a WHM visa. If it does, the DASP WHM tax rate will apply to the entire amount. If it does not, the DASP ordinary tax rates will apply.

It doesn't matter when you held a WHM visa. The DASP WHM tax rate applies if you have ever held a 417 or 462 and associated bridging visas and the DASP includes amounts attributable to super contributions made while you held the relevant visa.

The DASP WHM tax rate applies to the entire payment, including any super you may have earned while working under a different visa.

## **If you believe tax has been withheld incorrectly**

If you believe your super fund has withheld an incorrect amount of tax from your DASP, you should contact your super fund and request a refund. You need to do this in the same financial year that your DASP was paid.

If your request for a refund is made after the end of the financial year in which your DASP was paid, or if your DASP was paid by us, and you believe an incorrect amount of tax has been withheld from your DASP, you can lodge a refund request with us in writing.

You will need to explain your circumstances and attach evidence of the incorrect withholding.

Write to us at:

**Australian Taxation Office**  
**PO BOX 1032**

## ALBURY NSW 2640

If we decide not to refund an amount (in whole, or in part), this is a taxation decision to which you can object.

In addition to the above options, if your DASP was paid by us, you can also lodge an objection on the basis that an amount was incorrectly withheld, as provided for by section 20P of the *Superannuation (Unclaimed Money and Lost Members) Act 1999*.

## Don't include DASP in your tax return

DASP does not form part of your assessable income for Australian tax purposes.


A final tax is withheld from DASP when the payment is made – so don't include either amounts in your tax return.

## What are working holiday maker visas?

You are a WHM if you hold one of the following visas:

- a 417 (Working Holiday) visa
- a 462 (Work and Holiday) visa
- an associated bridging visa, that is
  - a bridging visa issued immediately after a 417 or 462 visa and immediately before a second 417 or 462 visa
  - a bridging visa issued immediately after a 417 or 462 visa with no other visa issued after this bridging visa.

## More information on DASP

- Help with the DASP online application system
- If you have questions about DASP, ask our [ATO Community](#) .

### Help with the DASP online application system



If you need help in using the DASP online application system.

# Help with the DASP online application system

If you need help in using the DASP online application system.

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## Creating a shared secret

When you first use the DASP online application system, you'll be asked to create a 'shared secret' by selecting and answering a question. Whenever you revisit the system, you'll need to answer the question correctly.

Select a question that only you will know the answer to. Your answer may:

- be any text from 1 to 20 characters long
- be one or more words

- include numbers.

If you enter any extra spaces before, between, or following your answer, these will be ignored by the system when the answer is saved.

Your question and answer will be stored in an encrypted format.


Ensure you remember your answer, as you'll need to enter it if you return to the system. You will be given three chances to type the correct answer when you want to re-enter the system.

## **Forgotten the answer to your shared secret?**

[Phone us](#) if you've forgotten the answer to your shared secret question.

## **Information you must provide with your application**

If you apply using the DASP online application system, you'll need to provide your:

- name, date of birth and other personal details
- email address
- passport country
- passport number
- TFN (optional)
- super fund account details, including your fund's Australian business number (ABN)
  - use the system to search for the ABN based on the fund's name
  - use [Super Fund Lookup](#)  to search for the fund's postal address and ABN
  - contact the fund directly.

If we have any records of your super, the system will automatically present an application for each super account found during the search. You must then supply as much additional information as possible, such as the super fund number, the fund's client identification and the date

you joined the fund. Your superannuation statements should help you find this information.

To find out what information is required for applications made directly to your super fund on the paper form, see the **Application for a departing Australia superannuation payment form (NAT 7204)**.

## **Your TFN (optional)**

You don't have to provide your Australian tax file number (TFN). However, if you enter your TFN in DASP Online, the system will search for your super accounts and display them for you to claim.

If you don't provide your TFN, you'll need to provide the details of your super accounts.

You can find your TFN on:

- your income tax notice of assessment (NOA)
- any correspondence we have sent you
- copies of your payment summaries from your employer.

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

If you still can't find your TFN, you can either:

- **phone us** – you need to provide information for verification purpose before we can discuss your personal details
- complete the form **Tax file number – application or enquiry for an individual living outside Australia** and return it to us.

## **Incorrect visa information**

The Visa information screen will advise whether you have ever held a WHM visa – that is, a 417 or 462 visa, and not just whether it was your last visa. This information message is usually correct.

You may have held other visas with working rights, the type of 'other' visa and the visa dates are not listed under visa information. Your super fund will need to know if you held 'other' visas with working rights but does not need to know the type of 'other' visa or the dates.

Once you've submitted your application, your visa information will be forwarded to your super fund. Your fund will use your visa information

to determine the appropriate DASP tax rate. If your super is held by the ATO, we will check your visa information.

Given the information above, if you still believe your visa information is incorrect on the visa information screen (for example, the screen stated you held a WHM visa and you have never held a WHM visa), do not submit your online application. You will need to email [DASPmail@ato.gov.au](mailto:DASPmail@ato.gov.au).

## If DASP Online doesn't find your super

If you know you have super, but the DASP online application system doesn't locate it, you can select **Add application** on the **Add an application** page. Start an application using the Australian business number (ABN) belonging to the fund that holds your super.

## Re-entering the online system

To re-enter the DASP online application system, you'll need to provide your personal details and answer the shared secret question you created.

To view your existing applications, you must enter exactly the same personal details (TFN, name, passport details and date of birth) you used when accessing the system for the first time. If you supplied your TFN the first time, you should supply it when re-entering the system. If you didn't supply your TFN the first time, you should not supply it next time.

Ensure the passport number and country are exactly the same as what you supplied when you first accessed the system. Even where these passport details have expired you should continue to use the same information as originally entered.

If you don't provide exactly the same details, you will still be able to create a new application, but not view existing applications.

## Viewing applications you've created

The **Applications for payment** page presents a summary of applications you've created. Applications will be displayed by their status:

- **submitted** – if it's been sent to the holder of your super

- **rejected** – if the fund has rejected the application
- **new application** – if you have created but not yet submitted the application
- **not to be forwarded** – if you elected to hold the application
- **transferred** – if your fund rejected the application because they transferred your super to another fund, or to us.

Although you can re-enter the system and view applications you submitted, you can't tell whether your super fund has processed the application.

Generally, a super fund will process an application within 28 days, unless they require more information from you. Contact the fund directly for enquiries regarding your application.

If an application you saved or submitted is not displayed, it is likely that you entered different personal details than you originally entered when you accessed the system this time.

## If you need to change your application

Once an application has been submitted to your fund it appears on the **Submitted applications** page in the DASP online application system. It can be viewed, but not changed. So, check the details carefully before you submit the application.

To make changes, you will need to contact your fund directly. The contact details of the fund are also displayed on the **Submitted applications** page.

It is possible to view and update applications that you've saved in DASP Online before submitting them to your fund or to us. To access the application, you will need to answer the shared secret you created when saving the application.

## Response and processing times

### Eligibility verification

It usually takes around 45 seconds for the system to perform an online check and to search for your super. Make sure you enter the same details exactly as they appear on your passport so we can identify you.



## Online application

Online applications should take around 30 minutes to complete.

## Checking progress of your application

The service standard for processing a DASP is 28 days from when you lodged your completed application.

If, after 28 days, you haven't received your DASP, and your super money is held with your fund, **contact your super fund directly** to enquire on the progress of your application.

If, after 28 days, you haven't received your DASP, and your superannuation money is held by the ATO, you can [contact us](#) about the progress of your application. However, we can't always meet the service standard, and it may be best to wait a little longer before contacting us.

When lodging your online DASP application, if your super money was held by the ATO, your application would have shown 'Payment of unclaimed superannuation money', 'Superannuation guarantee' or 'Superannuation holding accounts reserve' instead of the super fund name.

**Note:** The DASP online application system allows you to re-enter the system to view your application but does not provide the status or progress of your application.

## To submit, you must have left Australia and no longer hold an active visa


### You cannot submit an application before leaving Australia


If you're still in Australia or hold an active visa, you may start and save a DASP application using the online application system, but you can't submit it until you're eligible to apply.

Every time you access the system, you must enter your personal details exactly the same as previously.

### If you've departed Australia but your visa is still in effect

If you have departed Australia you won't be able to submit your DASP application if your temporary resident visa is still active.


To check if your visa is still active, visit [Check visa conditions online \(VEVO \(homeaffairs.gov.au\)\)](https://vevo.homeaffairs.gov.au) 

For more information on how to cancel your visa visit the [Home Affairs](https://www.homeaffairs.gov.au)  website.

## Contact us

- phone us
  - if you are in Australia – on **13 10 20** between 8:00 am and 6:00 pm Monday to Friday
  - if you are outside Australia – on **+61 2 6216 1111** between 8:00 am and 5:00 pm Monday to Friday (Australian Eastern Standard Time or Eastern Daylight-saving Time) and ask to be transferred to **13 10 20**
  - If you would like to speak in a language other than English, phone the Translating and Interpreting service (TIS National) on **+61 3 9268 8332** and request to be connected to the ATO in the language you wish to speak
  - If you are deaf, or have a hearing or speech impairment, contact us through the National Relay Service (NRS) on the numbers listed below
    - TTY users, phone **13 36 77**, and ask for ATO number you need
    - Speak and listen (Speech-to-speech relay) users, phone **1300 555 727** and ask for the ATO number you need
- write to us at:

**Australian Taxation Office**  
**PO Box 3100**  
**Penrith NSW 2740**  
**Australia**

For more information about visas and the *Certification of Immigration Status*, see [Home Affairs](https://www.homeaffairs.gov.au) .

QC 73102

## **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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