



# Withholding declaration

## Instructions and form for taxpayers

A withholding declaration authorises your payer to adjust the amount of tax withheld from your payments.

### Who should complete this form

Complete this form if:

- you want your payer to adjust the amount withheld from payments made to you
- you've completed a *Tax file number declaration* (NAT 3092) with your current payer and you now want to:
  - advise your payer if you become or stop being an Australian resident for tax purposes
  - claim or not claim the tax-free threshold
  - advise your payer of your Higher Education Loan Program (HELP), VET Student Loan (VSL), Financial Supplement (FS), Student Start-up Loan (SSL) or Australian Apprenticeship Support Loan (AASL) repayment obligations, or that you've repaid your loan in full
  - claim or vary your entitlement to a tax offset (including the seniors and pensioners tax offset [SAPTO]).



These instructions are current from **1 March 2025**.

You must lodge a new declaration if either:

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

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

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

### Varying your withholding

You may be eligible to reduce the amount of withholding or need to increase your withholding to meet your end of year tax liability.

#### Downward variation

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

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

To apply, you must complete a PAYG withholding variation application (NAT 2036) online through myGov by going to your linked ATO online services.

If you're unable to lodge online, you need to complete a paper form and send it to us.

#### Upward variation

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

- entering into an agreement with your payer – your request should be in writing and can be in any format
- completing your *withholding declaration* online through ATO online services.



For more information on varying your withholding, visit [ato.gov.au/paygwvariation](https://ato.gov.au/paygwvariation).

# How to complete this form

## Section A: Payee's declaration

To be completed by payee.

### Question 1 and 2

Complete these questions by providing your personal information.

### Questions 3

#### What is your tax file number (TFN)?

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

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

#### Where to find your TFN

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

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

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

- phone us on **13 28 61** between 8:00 am and 6:00 pm, Monday to Friday
- complete a *Tax file number – application or enquiry for individuals* (NAT 1432) form.

If you phone us, we need to establish your identity before discussing or updating your tax record or one you're authorised for. We will ask you questions based on information we hold about you, including information from third parties and other government departments.

We may also ask to confirm details of identity documents such as your drivers licence, Medicare card or passport.



You may be able to claim an exemption from quoting your TFN.

Print 'X' in the appropriate box if you:

- have lodged a TFN application form or made an enquiry to obtain your TFN:
  - you now have 28 days to provide your TFN to your payer, who must withhold at the standard tax rate during this time
  - after 28 days, if you haven't given your TFN to your payer, they will withhold the top rate of tax from future payments.
- are claiming an exemption from quoting a TFN because you are either:
  - under 18 years old and don't earn enough to pay tax

- an applicant or recipient of certain pensions, benefits or allowances from one of:
  - Services Australia – however you need to quote your TFN if you receive Jobseeker, Youth Allowance, Austudy, or Parenting payment.
  - Department of Veterans' Affairs – a service pension under the *Veterans' Entitlement Act 1986*.
  - Military Rehabilitation and Compensation Commission.



For more information, visit [ato.gov.au/TFN](https://ato.gov.au/TFN).

### Questions 4

#### Are you an Australian resident for tax purposes or a working holiday maker?

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

- have always lived in Australia or you have come to Australia and live here permanently
- have been in Australia continuously for 6 months or more, and for most of that time you worked in the one job and lived at the same place
- have been in Australia for more than 6 months of the year, unless your usual home is overseas and you don't intend to live in Australia
- go overseas temporarily and you don't set up a permanent home in another country
- are an overseas student who has come to Australia to study and are enrolled in a course that is more than 6 months long.

If you are an Australian resident for tax purposes, print 'X' in the Australian resident box.

#### Working holiday maker

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

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



For more information about working holiday makers, visit [ato.gov.au/whm](https://ato.gov.au/whm).

### Foreign resident for tax purposes

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



#### Foreign resident tax rates are different

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

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

To work out your residency for tax purposes or for more information visit [ato.gov.au/residency](https://ato.gov.au/residency)



Temporary residents can claim super when leaving Australia, if all requirements are met. For more information, visit [ato.gov.au/departaustralia](https://ato.gov.au/departaustralia).

## Questions 5

### Do you want to claim the tax-free threshold from this payer?


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


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

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

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

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

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

 For more information about the tax-free threshold or the payer you should claim it from:


- visit [ato.gov.au/taxfreethreshold](https://ato.gov.au/taxfreethreshold).

## Question 6

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

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

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

 For more information about HELP, VSL, FS, SSL or AASL debts:


- visit [ato.gov.au/getloaninfo](https://ato.gov.au/getloaninfo)
- phone us on **13 28 61** between 8:00 am and 6:00 pm, Monday to Friday.

## Question 7


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

There are 2 categories of tax offsets:

- invalid or invalid carer tax offset
- zone or overseas forces tax offset.

 For more information on calculating your tax offset entitlement:

- visit [ato.gov.au/withholdingdecs](https://ato.gov.au/withholdingdecs)
- phone us on **13 28 61** between 8:00 am and 6:00 pm, Monday to Friday.

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

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

## Question 8

### Do you want to claim the SAPTO by reducing the amount withheld from payments made to you?

#### Claim the tax offset from only one payer


You are not entitled to reduce your withholding amounts, or claim the SAPTO, with more than one payer at the same time.

If you receive income from more than one source and need help with this question, phone **1300 360 221** between 8:00 am and 6:00 pm, Monday to Friday.

### How your income affects the amount of your tax offset

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

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

 For more information on eligibility for SAPTO:

- visit [ato.gov.au/withholdingdecs](https://ato.gov.au/withholdingdecs)
- phone us on **13 28 61** between 8:00 am and 6:00 pm, Monday to Friday.

## Sign and date the Declaration

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

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

## Section B: Payer's declaration

To be completed by payer.

### Payer obligations

If you withhold amounts from payments, or are likely to withhold amounts, your payee may give you this form with Section A completed. A *Withholding declaration* applies to payments made after the declaration is provided to you. The information provided on this form is used to work out the amount of tax to be withheld from payments based on the PAYG withholding tax tables we publish. If your payee gives you another declaration, it overrides any previous declarations.

The information in the completed *Withholding declaration* form must be treated as sensitive. Once you have completed, signed and dated the declaration, file the declaration form.

 Don't send the declaration to us.

# More information

## ATO online services

You can lodge your employment forms online, including the *Withholding declaration*. To access these forms, you need to link your myGov account to the Australian Taxation Office.



For more information, visit [ato.gov.au/onlineemploymentforms](https://ato.gov.au/onlineemploymentforms)

## Useful products

You can get the following forms and publications from [ato.gov.au/onlineordering](https://ato.gov.au/onlineordering) or by phoning **1300 720 092**:

- *Tax file number declaration (NAT 3092)*
- *Medicare levy variation declaration (NAT 0929)*
- *Withholding declaration – short version for seniors and pensioners (NAT 5072)*
- *Tax file number – application or enquiry for individuals (NAT 1432)*
- *PAYG withholding variation application (NAT 2036)*.



For more information about income tests for a number of tax offsets and government benefits, visit [ato.gov.au/incometests](https://ato.gov.au/incometests).

## Phone us

Phone us on **13 28 61** between 8:00 am and 6:00 pm, Monday to Friday. To:

- get help to complete this form
- receive information about
  - HELP, VSL, FS, SSL or AASL debts
  - claiming the tax-free threshold or determining Australian residency
  - qualifying for zone and overseas forces tax offset, offset for maintaining an invalid or carer and the seniors and pensioners tax offset
  - varying your withholding amounts upwards.

If you want to apply to reduce the amount of withholding as normal withholding leads to a large credit at the end of the income year, phone us on **1300 360 221**.

## Other services

Translating and interpreting service for people from non-English speaking backgrounds, phone **13 14 50**.

National Relay Service (NRS) – If you have difficulty hearing or speaking to people who use a phone, you can contact us through the NRS.

- TTY users, phone **13 36 77** and ask for the ATO number you need
- Voice relay users, phone **1300 555 727** and ask for the ATO number you need
- Internet relay users, connect to the NRS on [relayservice.com.au](https://relayservice.com.au) and ask for the ATO number you need.



If you would like further information about the NRS, phone **1800 555 660** or email [helpdesk@relayservice.com.au](mailto:helpdesk@relayservice.com.au).

## 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 in this publication and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we must still apply the law correctly. If that means you owe us money, we must ask you to pay it but we will not charge you a penalty. Also, if you acted reasonably and in good faith we will not charge you interest.

If you make an honest mistake in trying to follow our information in this publication and you owe us money as a result, we will not charge you a penalty. However, we will ask you to pay the money, and we may also charge you interest. If correcting the mistake means we owe you money, we will pay it to you. We will also pay you any interest you are entitled to.

If you feel that this publication does not fully cover your circumstances, or you are unsure how it applies to you, you can seek further assistance from us.

We regularly revise our publications to take account of any changes to the law, so make sure that you have the latest information. If you are unsure, you can check for more recent information on our website at [ato.gov.au](https://ato.gov.au) or contact us.

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# Withholding declaration form

Withholding declaration authorises your payer to adjust the amount of tax withheld from your payments.

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

- Refer to the Instructions to help you complete this declaration.
- Print neatly in BLOCK LETTERS.
- Print **X** in the appropriate boxes.

## Section A: Payee's declaration

➤ To be completed by payee.

### 1 What is your name?

Title: Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Family name

First given name

Other given names

### 2 What is your date of birth?

Day / Month / Year  
 /  /

### 3 What is your tax file number (TFN)?

➤ For information about tax file numbers, see instructions.

If you have not provided your TFN, indicate if any of the following reasons apply:

☐ I have lodged a TFN application.

☐ I am claiming an exemption because I am a pensioner.

☐ I am claiming an exemption because I am under 18 years of age and do not earn enough to pay tax.

### 4 Are you: (select only one)

☐ An Australian resident for tax purposes

☐ A foreign resident for tax purposes

☐ A working holiday maker

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

➤ Only claim the tax-free threshold from one payer at a time, unless your total income from all sources for the financial year

Yes ☐ be less than the tax-free threshold.

No ☐ Answer **no** here if you are a foreign resident or working holiday maker, except if you are a foreign resident in receipt of an Australian Government pension or allowance. You must answer **no** at questions 7 and 8.

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

No ☐

Yes ☐

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

No ☐

Yes ☐ Insert your estimated total tax offset amount. \$


**8 Do you want to claim or vary the seniors and pensioners tax offset entitlement by reducing the amount withheld from payments made to you?**

No ☐

Yes ☐ Are you: ☐ single  
☐ a member of an illness-separated couple  
☐ a member of a couple

### Declaration by payee

*I declare that the information I have given on this form is true and correct.*

 The tax laws impose heavy penalties for giving false or misleading statements.

Signature of payee

Date

Day / Month / Year  
 /  /

 Give your completed declaration to your payer.

### Privacy

For information about your privacy, visit our website at [ato.gov.au/privacy](https://ato.gov.au/privacy)

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## Section B: Payer's declaration

 To be completed by payer.

### Your details

**1 What is your Australian business number (ABN) (or your withholding payer number if you are not in business)?**

**2 What is your registered business name or trading name (or your individual name if you are not in business)?**

 **How much should you withhold?**

The payee's answers to questions 4 and 5 will indicate which of the weekly, fortnightly or monthly tax tables you should use as the base rate of withholding.

A **Yes** answer at question 6 will require an amount to be withheld as specified in the Study and Training Support Loans tax tables.

A **Yes** answer at question 7 or 8 will generally require a variation of the rate of withholding specified in the tax tables.

*I declare that the information I have given on this form is true and correct.*

- The tax laws impose heavy penalties for giving false or misleading statements.

Signature of payer

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Date

Day                      Month                      Year

## Privacy

For information about your privacy, visit our website at [ato.gov.au/privacy](https://ato.gov.au/privacy)

 Don't send this declaration form to us.

### Written notice

This declaration will constitute written notice under section 15-15 of Schedule 1 to the *Taxation Administration Act 1953* (TAA 1953) of the Commissioner's approval to vary the amount required to be withheld where:

- the payee has given a completed *Tax file number declaration* to the payer, or they have entered into a voluntary agreement with the payer.
- the payee has notified the payer of the varied rate of withholding in writing on this approved form at section A.

## Storing and disposing of withholding declarations

The information in the completed *Withholding declaration* form must be treated as sensitive. Once you have completed, signed and dated the declaration, file the declaration form.

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