

Welcome to Australia!



This fact sheet has been developed by the Swinburne University of Technology to provide you with information about living and working in Australia. In Australia, employees are responsible for their own decisions about and arrangements for banking, health insurance, tax and financial matters, and the University cannot arrange these for you. The information in this fact sheet identifies some of the important things relevant to living and working in Australia and where to go for further information or help. In providing this information, Swinburne University of Technology in no way accepts responsibility for making arrangements regarding the subject matter of the fact sheet.

Before you arrive

Quarantine and Customs

Australia has strict quarantine regulations. To find out more about what you can and cannot bring into Australia see: www.daffa.gov.au/aqis/travel/entering-australia



You should also ensure that you do not bring anything into Australia that is prohibited or may cost you duty. See: www.customs.gov.au

Travellers entering and departing Australia are required to report any currency they are carrying of \$10,000 or more in Australian dollars, or the foreign currency equivalent. You will be asked to make a declaration about carrying currency when going through Customs on arrival and departure.

Health Insurance

If you are arriving on any temporary visa, you will not have full access to Australia's public health care system called Medicare, and you will need to organise for private health insurance before your arrival. All temporary visa holders should be covered by health insurance in Australia. This is generally known as Overseas Visitor's Cover. Click on the links below for some of the major providers of overseas visitor cover:

[Medibank Private](#); [HBA](#); [MBF](#); [Australian Unity](#); [IMAN](#); [HICA](#)

Some temporary visa holders from certain countries can access limited *reciprocal* health care under Medicare. Reciprocal rights under Medicare are generally limited to *immediately necessary* treatment in public hospitals and does not cover elective health care services or private treatment. For details of reciprocal cover under Medicare, see: www.medicareaustralia.gov.au

Information about Australia

The Australian government website www.australia.gov.au provides a wide range of information about Australia.

For more information about Victoria, see: www.vic.gov.au and www.visitvictoria.com. A very detailed guide for migrants to Victoria is [Welcome to Victoria](#) which provides some useful information about settling in Victoria. To find out what is happening in Melbourne, go to: www.citysearch.com.au



After your arrival

Finding a place to live

Major newspapers have extensive listings of properties for rent and to buy in their Saturday editions. The following websites are also useful: www.realestate.com.au and www.domain.com.au.



You may also consider engaging a relocation expert to assist you with finding accommodation and a range of other services - just type 'relocation services melbourne' into the google search bar for a list of providers.

Temporary residents have some restrictions on purchasing real estate / property and will need to apply to the Foreign Investment Review Board (FIRB) for approval. As a general rule, existing houses, flats and units are not usually approved for purchase by someone on a temporary visa unless the temporary visa is valid for more than 12 months. In addition, temporary residents are usually required to sell the property when their visa expires. More information on property purchase is available from: www.firb.gov.au

Applying for a tax file number

To receive an income in Australia, you need a Tax File Number (TFN). You should arrange this as soon as possible after your arrival in Australia. You can telephone the Australian Taxation Office (ATO) on 132 861 and have a TFN application form sent to you. Alternatively, you can apply for a TFN over the internet at: <http://ato.gov.au> In the event that you do not provide your employer with a tax file number you will not be eligible to receive the tax free threshold which will mean that in effect you will pay more tax.



Taxation

If you are a resident of Australia for tax purposes, you will need to pay tax. If you are working in Australia on a temporary visa your tax liability will depend on a range of things including time spent in Australia, your visa status, and the source of your income. In some cases a certain portion of your income may be exempt under a Double Tax Agreement. As a temporary resident, you may also be able to claim Living Away from Home Allowance (LAFHA). General advice about taxation for temporary residents is available on the ATO website at: <http://ato.gov.au>. Tax law is complex and you should seek independent tax advice from a qualified taxation adviser in relation to your personal tax situation in Australia. The financial year in Australia runs from 1 July to 30 June and tax returns should be lodged by end October each year.



Medicare Tax Levy

All residents pay a tax levy of 1.5%. Most temporary residents cannot access Medicare (see Health Insurance above) and must have their own private health insurance. Temporary residents may apply for a Medicare levy exemption when lodging tax returns. Consult your tax advisor about claiming a refund.



Superannuation

In Australia, superannuation is compulsory for most employees. Generally, Australian employers are required under law to pay a minimum of 9% of your earnings into superannuation. However, most employees in the higher education and research sector are employed under awards or agreements that require the employing university to make higher contributions into UniSuper. You will be advised of the terms and conditions that apply to your employment when you negotiate your employment with the University. You may also seek advice from Unisuper or a financial advisor referred by them.



If your terms and conditions do not require Swinburne University of Technology to pay contributions to UniSuper, then you will have a choice of superannuation funds to choose from. Please see: www.ato.gov.au. It is possible to arrange with your employer' agreement that a percentage larger than 9% of your salary is directed into superannuation.

There are limited exemptions from the requirement to pay the 9% levy for temporary visa holders who remain covered by their home country social security systems where Australia

has an agreement with that country. You should consult a tax adviser for further information.

On departing Australia, temporary residents may claim any superannuation they have accumulated. The payment will be subject to withholding tax. See: [UniSuper](#) or www.ato.gov.au . In order to access your funds, you need to have departed Australia and your visa must be inactive or cancelled.

Opening a bank account

You should open a bank account within six weeks of your arrival, as you usually need only your passport as identification. After six weeks you will need extra identification to open an account.

Useful information about the banking system and major banks is available from: www.bankers.asn.au

Financial Planning

Taxation, superannuation, and your options about what you do with your money will be different to what you are used to in your home country. There is a lot to be considered and depending on your personal situation you may wish to think about obtaining professional planning advice. Some names of financial advisors are provided at the end of this fact sheet but Swinburne University of Technology accepts no liability for any decisions you make on the basis of any advice or information provided by any financial advisers listed in this fact sheet.

Applying for a drivers licence

Temporary visa holders may drive in Australia on their overseas licence or International Driving Permit provided it is a current and valid licence. Your licence must be in English or you should arrange for a qualified NAATI translator to translate it for you. One such translation provider in Melbourne is [VITS](#). If you are granted permanent residence status in Australia you will need to apply for an Australian drivers licence within 3 months - information on drivers licencing in each State or Territory is available at: www.immi.gov.au.

Schooling and Education

Under Australian law, children must attend school until the age of 15. There are public (government) and private schools. Information about Victorian State Government schools can be found at: www.study.vic.gov.au . Contact the [Association of Independent Schools Victoria](#) about private schools in Victoria. See also: www.eduweb.vic.gov.au and www.education.vic.gov.au for information about all schools and education institutions in Victoria.

Visa information

If you have not yet obtained a visa, it is your responsibility to arrange for an appropriate visa prior to your arrival in Australia. Where Swinburne University of Technology is sponsoring you to undertake work or research, the University will assist you with your application for the appropriate visa.

If you have been granted a visa permitting temporary stay, your visa will have a limited validity, as well as certain conditions attached to it. You should familiarise yourself with the conditions of your visa which would normally be explained in your visa approval notification. As a general rule, all temporary visas will require that you remain working or undertaking research for the organisation or purpose for which you were granted your visa. This means that you may not change employer or do different work until you have applied for and been granted a new visa. Any family members who accompany you generally do not have any limitation on their activities or employment. You should seek professional advice from the Department of Immigration & Citizenship or from a registered migration agent if you are unsure about your visa conditions and status.

If you want to remain in Australia permanently you will need to apply for permanent residence. Once you are granted permanent residence you will be eligible for a range of things and services not available to you as a temporary resident, including: Medicare and (after a two year waiting period) a range of social welfare benefits; you will be able to sponsor family members to migrate to Australia; and you will be eligible for Australian citizenship (subject to certain other requirements).

Some of the more common ways to apply for permanent residence are with the support of your employer (Employer Nomination Scheme); as a skilled migrant under one of the General Skilled Migration visas, or on the basis of a relationship with an Australian citizen or permanent resident. The employer and skilled visas require that you are under 45 years of age at the time of application (with some rare exceptions).

More information is available from the [Department of Immigration & Citizenship](#) or from a registered migration agent. Information on registered agents can be found at: www.themara.com.au

Want more information?

Here are some useful links to websites on a wide range of issues:

Immigration & Visas:	www.immi.gov.au
Government:	www.australia.gov.au
Lifestyle:	Lifestyle Victoria
Services:	Services Victoria
Getting around Melbourne:	www.metlinkmelbourne.com.au
Work and Employment:	Finding a job in Victoria ; Working Conditions ; Employment Networks & Support ; mycareer.com.au ; www.jobsearch.com.au ; www.careerone.com.au ; www.seek.com.au ; Workplace Ombudsman www.workplaceauthority.gov.au ;
Financial Planners and Advisors:	<i>Dixon Advisory</i> www.dixon.com.au/dixon/default.aspx
Australian culture & workplace:	tribuslingua.com.au
Cost of Living:	www.liveinvictoria.vic.gov.au ; www.davidjones.com.au ; www.myer.com.au
Health:	www.vic.gov.au
Embassies & Consulates:	Embassies & Consulates
Weather:	www.bom.gov.au

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