UniSuper

Fact sheet

Departing Australia superannuation payment

This fact sheet explains the process to apply for your super benefits under the departing Australia super payment (DASP) provisions, and some of the consequences of not claiming your super upon permanent departure.

Who is this fact sheet for?

UniSuper members who have worked in Australia under a temporary visa and are planning to or have already left Australia permanently. It does not apply to permanent residents, Australian or New Zealand citizens.

Who can claim a DASP?

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

- you accumulated superannuation while working in Australia on an eligible temporary resident visa
- your temporary resident visa has expired or been cancelled
- you have left Australia permanently.

While you can't claim a DASP until after you've left Australia, it's recommended to obtain all the information you need and start your application before you leave.

What is a temporary resident visa?

A temporary resident visa allows the holder to live (and, in some cases, work) in Australia for a period of time. The conditions and duration of the different types of temporary resident visas are set out on the Department of Home Affairs website homeaffairs.gov.au.

Who is a Working Holiday Maker?

You're considered a Working Holiday Maker if you hold a visa under subclasses 417 (Working Holiday) or 462 (Work and Holiday), or an associated bridging visa. For more information, visit the Department of Home Affairs website at homeaffairs.gov.au.

How is a DASP taxed?

Super balances are generally made up of two components: taxable and tax-free. These components are based on the money that has been contributed to your super and whether tax has already been withheld.

The amount of tax withheld from your DASP depends on which component your payment comes from and the type of visa you held.

DASP TAX RATES

PAYMENT COMPONENT	DASP ORDINARY RATE	DASP WORKING HOLIDAY MAKER RATE
Tax-free component	0%	0%
Taxable component	35%	65%

The tax rate isn't based on your age or retirement status. UniSuper will deduct the tax before your payment is made. Your DASP does not need to be reported in your Australian tax return.

What happens if you don't claim your super when you leave Australia?

If you don't claim your super when you leave Australia permanently, we will generally be required to transfer the balance of your super account to the Australian Taxation Office (ATO) as an unclaimed benefit after a period of six months from the date the visa ceased to be in effect or you left Australia (whichever occurs later). While you can claim the funds directly from the ATO at any time, your super will no longer receive investment returns.

The requirement to transfer super to the ATO after six months doesn't apply if you're an Australian or New Zealand citizen, you have made an application for a permanent Visa that has not been finally determined, or you still hold a temporary resident visa.

To apply for your super from the ATO, visit their website at ato.gov.au.

The ATO deducts tax from your payment before the lump sum is paid to you, at the same rate shown in the DASP tax rates table.

If your super is transferred to the ATO, we won't provide you with an exit statement.

Can you still claim a DASP if you become a permanent resident?

No, your super is accessible only under the usual conditions of release that apply to super.

Can you return to Australia after claiming a DASP?

The Department of Home Affairs assesses any new application for a temporary visa on its individual merits. Claiming your super doesn't prevent you from applying for a visa at a later date.

Can you transfer your super overseas instead of claiming a DASP?

No, there is currently no process available to transfer your UniSuper account into a non-Australian retirement fund. The DASP must be paid to you as a lump sum.

What is the process to claim a DASP after you permanently leave Australia?

1. CONFIRM YOUR UNISUPER ACCOUNT IS STILL OPEN

You can do this by:

- logging in to your online account at **unisuper.com.au**
- contacting us on **1800 331 685**, or via live chat at **unisuper.com.au/contact-us**.

2. IF YOUR VISA HASN'T EXPIRED, CANCEL IT

You can cancel your visa through the Department of Home Affairs at homeaffairs.gov.au.

3. COMPLETE THE DASP APPLICATION VIA THE ATO WEBSITE

The ATO will check your details against the Department of Home Affairs records.

If your UniSuper account hasn't already been transferred to the ATO, they will instruct us to pay your balance.

To submit your application:

- go to ato.gov.au and search for '**DASP online application**'.

You'll need to provide:

- your full name, date of birth and other personal details
- your passport details
- your Australian Tax File Number (optional)
- your UniSuper membership number
- UniSuper's ABN: **91 385 943 850**.

How does UniSuper pay your DASP?

You can choose to have your payment paid via:

- electronic funds transfer (EFT) to an Australian bank account in your name
- EFT to an overseas bank account in your name.*

Please note we do not make payments to money service providers.

OVERSEAS BANK ACCOUNTS

If the payment is being made to an overseas bank account, please provide the following details:

- Name the account is held in
- Account number or IBAN
- Bank name
- Bank address
- Bank SWIFT BIC
- IFSC CODE (India accounts only)
- Currency Required (for overseas account)
- Bank SWIFT BIC (if payment is being made to an intermediary bank account).

* Restrictions may apply regarding the countries and currencies in which payment may be made. Bank fees apply.

How long does it take to receive your payment?

We'll process your payment within 28 days of receiving all of the required documentation. You can make this process more efficient by:

- checking that your temporary visa has been cancelled
- providing us with a current personal email address
- completing your DASP application online, and
- ensuring that you provide us with the correct bank account details for your payment.

Can temporary residents claim their super in any other situation?

Yes, temporary residents can generally claim their super if one or more of the following events occur:

- death
- terminal medical condition
- permanent incapacity
- temporary incapacity.

Note: the tax applicable to super paid to a temporary resident on the occurrence of one of the above events may be different to the tax applicable to a DASP.

If you hold a subclass 405 (Investor Retirement) or 410 (Retirement) visa, additional conditions for release may apply. For more information, visit the ATO website.

What is Division 293 tax?

Generally, Division 293 tax is an additional 15% tax that applies if your income and before-tax (concessional) super contributions together exceed $250,000 in a financial year.

Former temporary residents who receive a DASP may apply to the ATO for a refund of any Division 293 tax paid.

Do you need to provide proof of identity?

If your super balance is greater than $5,000, you will need to supply proof of identity documentation to UniSuper.

Please refer to the '*Your guide to proof of identity*' fact sheet available on our website for acceptable documents and how to properly certify copies. If you're currently residing overseas, please refer to the *Members living overseas and foreign ID documents* section.

Go to **unisuper.com.au/factsheets** to download the fact sheet.

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