

How to claim super once you leave Australia

For eligible temporary residents

November 2024

If you're an eligible temporary resident, you can claim your super after leaving Australia. It's best to begin the process before leaving and ensure you start your claim within six months of leaving the country.

Criteria to claim your super

To claim your super from Prime Super you must meet all of the following criteria:

- accumulated superannuation while working in Australia on an eligible temporary resident visa, including:
 - > subclasses 417 (Working Holiday),
 - > 462 (Work and Holiday), and
 - > related bridging visas.
- a visa ceased to be in effect (expired or cancelled), and
- left Australia and do not hold any other active Australian visa.

You're unable to claim if you're:

- a permanent resident of Australia; or
- a citizen of New Zealand

How to claim your super

To ensure that your payment is processed on time, make sure that your temporary visa has expired or has been cancelled and you have provided us with your Australian bank details.

Step 1: Make sure your Prime Super account is still open

Log in online at member.primesuper.com.au

Call us on 1800 675 839

Email us at administration@primesuper.com.au

Step 2: Submit your application online to claim your super

To get started, simply head to ato.gov.au/departaustralia. Once the application is complete, we will process your payment within 28 days via Electronic Funds Transfer (EFT) to an Australian bank account (which needs to be in your name).

You can authorise someone else to apply for your Departing Australia superannuation payment (DASP), such as an accountant or registered tax agent. Note that even if you authorised someone else to apply, the bank account the payment will be made to still needs to be in your own name.

For more information, head to ato.gov.au.

Validating your identity

You will need to provide us with the following documents to validate your identity and arrange your Departing Australia superannuation payment (DASP):

1. A certified copy of your passport*,
2. A copy of your recent bank statement showing your name, including the BSB and account number, and
3. A clear, front-view 'selfie' photo of yourself holding your passport.

* A certified copy of your passport is a clear photocopy of your original passport, which is signed by an authorised person and 'certified' as being a true and correct copy of the passport. You will need to show an authorised person the photocopied passport to be certified, along with the original passport for reference.

Who can certify your passport?

If you're outside Australia, the following people are authorised to certify your passport:

- notary publics
- staff at your nearest Australian:
 - > embassy
 - > high commission
 - > consulate – including consulates headed by Austrade honorary consuls.

The following people can certify your passport in Australia:

- an eligible finance company officer
- an eligible holder of an Australian Financial Services Licence (AFSL)
- police officer
- dentist
- medical practitioner
- optometrist
- pharmacist

For more information, see our *Proof of identity requirements* factsheet at primesuper.com.au/member/publications/factsheets

call 1800 675 839

visit primesuper.com.au

email administration@primesuper.com.au

PR 1463.9 11/24 ISS5 PRS3248



Prime Super



Receiving your payment

Our standard method of payment is directly into your Australian bank account. To facilitate your DASP, ensure your account remains open after you leave Australia. There are no additional fees or costs for transfers to an Australian bank account.

Requesting an international transfer

We can pay your DASP by way of international transfer, however as this is not our standard payment method, it is possible the receiving bank may charge a receiving fee.

If you'd like us to pay your DASP into a bank account outside of Australia, we will need a letter from the bank confirming:

1. Your bank account details
2. Swift code, and
3. The currency accepted by the bank.

What happens if you don't claim your super?

If you don't claim your super within six months of leaving Australia, your unclaimed super will be transferred to the Australian Taxation Office (ATO).

You can still apply and claim your super from the ATO. If you have returned to Australia as a permanent resident and have met the criteria to claim your super, you may apply for it to be paid directly to you**.

To request payment, simply complete the Application for payment of ATO-held superannuation money (NAT 74880). Visit ato.gov.au to get started.

** The payment will be considered as a DASP and the appropriate tax rate will be applied.

How much tax will you pay?

Prime Super is required to deduct tax before your super is paid to you. The table below details the rates you'll be taxed:

What could this include?	Tax deducted (%)
Taxed component	
For example, Employer contributions, salary sacrifice and Investment returns.	35% (on already-taxed super) if you're not on a Working Holiday Makers visa 45% (on super that hasn't already been taxed) if you're not on a Working Holiday Makers visa; or 65% (on already taxed and untaxed super) if you've received super contributions while on a Working Holiday Makers visa
Tax-free component	
For example, contributions you've made to your super after tax.	0% tax will be deducted from money you contributed to your super from your after tax earnings

Help is at hand

Accessing your benefits	Call us on 1800 675 839 for the cost of a local call (within Australia) or +61 3 9067 2233 (overseas) – available from 8am to 8pm (AEST/AEDT Monday to Friday).
Certification of Immigration Status	Visit homeaffairs.gov.au or email GCN.admin@homeaffairs.gov.au
Claiming your super money	For more information from the ATO, call 13 10 20 (within Australia) or +61 2 6216 1111 (overseas). You can also visit the ATO website ato.gov.au
English isn't your first language?	Call us on 1800 675 839 and request to use our translation service. For international calls, please call +61 3 9067 2233. This service is provided to you at no extra cost.