



Departing temporary resident claim

What is a departing Australia superannuation payment?

If you have been living in Australia on a temporary visa you may be able to claim your QSuper benefit.

If you've entered Australia on an eligible temporary resident visa you can claim your Australian superannuation benefits once you have permanently departed the country. As this payment, known as a departing Australia superannuation payment, is for temporary residents it does not apply to Australian or New Zealand citizens.

QSuper must verify your immigration status before we can process your claim.

What documents do I need to provide?

If your account balance is over \$5,000 you are required to provide written advice of your visa eligibility status from the Department of Immigration and Citizenship. This document should state you were the holder of an eligible temporary resident visa that has expired or has been cancelled and you have permanently left Australia.

If your account balance is less than \$5,000 you are required to provide two forms of verification of your immigration status. These are:

- a copy of the pages of your passport showing your photo and signature, and your Australian arrival and departure stamps
- a copy of your expired or cancelled eligible visa (or evidence of such a visa).

A list of eligible visas is included over the page.

How is the benefit taxed?

The departing Australia superannuation payment is subject to special rates of tax. These are deducted by QSuper at the time of payment and forwarded to the Australian Taxation Office. The superannuation lump sum payment will not be included in your assessable income.

Superannuation lump sum payments consist of two possible tax components—a tax-free component and a taxable component. The tax rates are nil for the tax-free component and 35% for the taxable component.

How do I make a claim?

To make a claim simply complete the attached *Accumulation account departing temporary resident claim* form and forward it to QSuper with verification of your immigration status.

How long does it take to pay a claim?

QSuper aims to process claims within three to seven working days from when your claim form is received, provided all required information has been received. However, in the event of a significant market movement, QSuper may suspend processing until the market movements can be incorporated in the unit price. If you have recently been employed, your claim cannot be processed until your pay office has confirmed your final contributions and these contributions have been received by QSuper. The unit price on the date of payment will be applied to your withdrawal.

What are the methods of payment?

There are two payment options. You can choose to either have the payment paid to your account with your financial institution, or have a bank draft in Australian dollars sent to you. Please note, if you choose to take the bank draft option, a bank fee will be deducted from your benefit. You can only deposit or cash this draft at the nominated financial institution (as shown on the bank draft) and it may take up to six to eight weeks to clear.

Making the choice

Whether you choose to withdraw your superannuation benefit or leave it with QSuper will depend on your personal circumstances. You may like to consult a financial adviser to help you decide what the best decision is for you.

Need more information?

We're here to help if you have any questions about this fact sheet, or your super in general. Simply call us, or visit our website for useful information, tools, and calculators all designed to help you make the most of your super.



Form included

Temporary residents – eligible resident visas

1. Subclass 301 (Australian Requirement)
2. Subclass 303 (Emergency (Temporary Visa Applicant))
3. Subclass 304 (Special equivalent 1989)
4. Subclass 305 (Interdependency)
5. Subclass 309 (Spouse (Provisional))
6. Subclass 310 (Interdependency (Provisional))
7. Subclass 410 (Retirement)
8. Subclass 411 (Exchange)
9. Subclass 412 (Independent Executive)
10. Subclass 413 (Executive)
11. Subclass 414 (Specialist)
12. Subclass 415 (Foreign Government Agency)
13. Subclass 416 (Special Program)
14. Subclass 417 (Working Holiday)
15. Subclass 418 (Educational)
16. Subclass 419 (Visiting Academic)
17. Subclass 420 (Entertainment)
18. Subclass 421 (Sport)
19. Subclass 422 (Medical Practitioner)
20. Subclass 423 (Media and Film Staff)
21. Subclass 424 (Public Lecturer)
22. Subclass 425 (Family Relationship)
23. Subclass 426 (Domestic Worker (Temporary) – Diplomatic or Consular)
24. Subclass 427 (Domestic Worker (Temporary) – Executive)
25. Subclass 428 (Religious Worker)
26. Subclass 429 (Homosexual Partner)
27. Subclass 430 (Supported Dependant)
28. Subclass 432 (Expatriate (Temporary))
29. Subclass 433 (Subsequent Entry)
30. Subclass 434 (PRC Citizen)
31. Subclass 435 (Sri Lankan)
32. Subclass 436 (Lebanese (Temporary))
33. Subclass 437 (PRC (Temporary))
34. Subclass 438 (Refugee (Temporary))
35. Subclass 439 (Extended Eligibility)
36. Subclass 441 (Gulf Conflict (Temporary))
37. Subclass 442 (Occupational Trainee)
38. Subclass 443 (Citizens of Former Yugoslavia)
39. Subclass 445 (Dependent Child)
40. Subclass 446 (Confirmatory (Temporary))
41. Subclass 447 (Secondary Movement Offshore Entry (Temporary))
42. Subclass 448 (Kosovar Safe Haven (Temporary))
43. Subclass 449 (Humanitarian Stay (Temporary))
44. Subclass 450 (Resolution of Status – Family Member (Temporary))
45. Subclass 451 (Secondary Movement Relocation (Temporary))
46. Subclass 456 (Business (Short Stay))
47. Subclass 457 (Business (Long Stay))
48. Subclass 459 (Sponsored Business Visitor (Short Stay))
49. Subclass 490 (Refugee and Humanitarian)
50. Subclass 497 (Graduate – Skilled)
51. Subclass 499 (Olympic (Support))
52. Subclass 550 (Private Subsidised Student)
53. Subclass 551 (AIDAB Student)
54. Subclass 552 (EMSS Student)
55. Subclass 553 (Formal Course Student)
56. Subclass 554 (Trainee (Non-formal))
57. Subclass 555 (ELICOS Trainee (English Language))
58. Subclass 556 (Student (Restricted))
59. Subclass 560 (Student)
60. Subclass 561 (Student (Category B))
61. Subclass 562 (Iranian Postgraduate Student)
62. Subclass 563 (Iranian Postgraduate Student Dependant)
63. Subclass 570 (Independent ELICOS Sector)
64. Subclass 571 (Schools Sector)
65. Subclass 572 (Vocational Education and Training Sector)
66. Subclass 573 (Higher Education Sector)
67. Subclass 574 (Masters and Doctorate)
68. Subclass 575 (Non-Award Foundation/Other Sector)
69. Subclass 576 (AusAID or Defence Sponsored Sector)
70. Subclass 660 (Tourist)
71. Subclass 661 (Tourist (Special Arrangement))
72. Subclass 662 (Business Visitor)
73. Subclass 663 (Close Family Visitor)
74. Subclass 664 (Visitor (Other))
75. Subclass 665 (Medical Treatment Visitor)
76. Subclass 670 (Tourist (Short Stay))
77. Subclass 672 (Business (Short Stay))
78. Subclass 673 (Close Family Visitor (Short Stay))
79. Subclass 674 (Other Visitor (Short Stay))
80. Subclass 675 (Medical Treatment (Short Stay))
81. Subclass 676 (Tourist (Short Stay))
82. Subclass 679 (Sponsored Family Visitor (Short Stay))
83. Subclass 680 (Tourist (Long Stay))
84. Subclass 682 (Business Visitor (Long Stay))
85. Subclass 683 (Close Family Visitor (Long Stay))
86. Subclass 684 (Other Visitor (Long Stay))
87. Subclass 685 (Medical Treatment (Long Stay))
88. Subclass 686 (Tourist (Long Stay))
89. Subclass 771 (Transit)
90. Subclass 773 (Border)
91. Subclass 780 (Refugee A)
92. Subclass 781 (Refugee B)
93. Subclass 783 (PRC (Temporary))
94. Subclass 784 (Domestic Protection)
95. Subclass 785 (Temporary Protection)
96. Subclass 786 (Temporary (Humanitarian Concern))
97. Subclass 820 (Spouse (Extended Eligibility))
98. Subclass 822 (Family (Extended Eligibility))
99. Subclass 823 (Economic (Extended Eligibility))
100. Subclass 824 (Other (Extended Eligibility))
101. Subclass 825 (Processing)
102. Subclass 826 (Interdependency)
103. Subclass 827 (Refugee D (Restricted))
104. Subclass 828 (Limited Extended Eligibility)
105. Subclass 829 (PRC (Extended Eligibility))
106. Subclass 850 (Resolution of Status (Temporary))
107. Subclass 956 (Electronic Travel Authority (Business Entrant – Long Validity))
108. Subclass 976 (Electronic Travel Authority (Visitor – Short))
109. Subclass 977 (Electronic Travel Authority (Business Entrant – Short Validity))
110. Subclass 995 (Diplomatic (Temporary))

IMPORTANT NOTICE:**Providing your tax file number**

Under the *Superannuation Industry (Supervision) Act 1993*, your superannuation fund is authorised to collect your TFN, which will only be used for lawful purposes.

These purposes may change in the future as a result of legislative change. The trustee of your superannuation fund may disclose your TFN to another superannuation provider, when your benefits are being transferred, unless you request the trustee of your superannuation fund in writing that your TFN not be disclosed to any other superannuation provider.

It is not an offence not to quote your TFN. However giving your TFN to your superannuation fund will have the following advantages (which may not otherwise apply):

- your superannuation fund will be able to accept all types of contributions to your account/s
- the tax on contributions to your superannuation account/s will not increase
- other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your superannuation benefits
- it will make it much easier to trace different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

Contacting QSuper

Contact Centres

70 Eagle Street Brisbane

63 George Street Brisbane

1300 360 750 (+617 3239 1004 if overseas)

Monday to Thursday 8.30am to 5.00pm

Friday 9.00am to 5.00pm

GPO Box 200 Brisbane Qld 4001

Fax 1300 241 602

qsuper.qld.gov.au

ABN: 60 905 115 063
SFN: 2610 419 41

The information has been prepared for general purposes only without taking into account your financial objectives, situation, or needs, so it may not be appropriate for your circumstances. You should read the product disclosure statement (PDS) and consider your circumstances before you make an investment decision. You can get a PDS from the QSuper website, or call us and we'll send you one.

Accumulation account departing temporary resident claim

PART B PAYMENT METHOD

OPTION 1

OPTION 1—pay directly into a personal bank account

Neither QSuper nor your financial institution can accept responsibility for any delay or loss of interest caused by incorrect account details on this form.

To ensure the security of your benefits, we require a copy of your bank or credit union statement that shows your full name, address, and account details. We cannot process your claim without this.

Name of financial institution:

Account name:

Account number:

Branch name:

Branch address:

Branch (BSB) number¹: (available from your financial institution)

Additional information:

¹ This may be called a Sort/Swift code, IBAN, or BIC number, in your country.

OPTION 2

OPTION 2—pay as a bank draft in Australian dollars

- It's your responsibility to pay any additional fees or charges involved in issuing a bank draft.
- You should check with your financial institution to make sure they will negotiate a bank draft in Australian dollars.
- A bank draft may take up to six to eight weeks to clear.

PART C DECLARATION AND AUTHORISATION

- I declare [I am the person named on this form or have a power of attorney to act on the member's behalf].²
- I request payment to be made in the manner indicated on this form and accompanying material.
- I declare the information given on this form is true and correct.
- I understand that should I/the member have a surcharge debt, and I submit a QSuper claim, payment of

the debt will be deducted prior to the claim being processed. I authorise QSuper to make such a payment.

- I authorise QSuper to deduct the cost of the bank draft.
- I have supplied the necessary documentation to comply with the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, as outlined in Part C of this form.

² Cross out whichever is not applicable.

(Signature)

 **SIGN HERE**

(Date—dd/mm/yyyy)

/ /

Accumulation account departing temporary resident claim

PLEASE NOTE:

- The QSuper Board is committed to complying with the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*. In line with QSuper's anti-money laundering and counter-terrorism program, we require identification details with any claim you initiate on your QSuper account or as part of a claim as a beneficiary of a QSuper member's account. If you are acting on behalf of a QSuper member (e.g. under a power of attorney), both you and the QSuper member must supply identification as described in this section of the form. A certified copy of the power of attorney is also required.

PART D IDENTIFICATION REQUIREMENTS

For your claim to be paid, you must provide a **certified copy** of one of the following current documents, which contains your name, photograph, and either date of birth or residential address.

Please indicate which document you have attached:

- a driver's licence
- an Australian passport (or one which has expired within the last two years)
- a Proof of Age Card issued under an Australian State or Territory
- a foreign passport or similar travel document containing both a photograph and your signature (any documents written in a foreign language must be accompanied by an English translation prepared by an accredited translator).

If you are unable to provide any of the above documents, please contact the QSuper Contact Centre on 1300 360 750 for information on other documents you may provide to verify your identity.

Please see below for certification procedures and a list of approved certifiers.

CERTIFICATION PROCEDURE

- Take the original and a copy of your selected documents to an acceptable certifier (see list to the right) who will verify that the original documents have been sighted.
- Ensure that the certifier sights the original and signs the copy, confirming it is a true copy of the original. The certifier must also include their name, the date of certification, and their certifying designation from the list of acceptable certifiers.
- Post this form and the certified copy of your identification to QSuper. We cannot accept facsimiles or copies of the certified documents. Please do not send us your original documents.

WHO TO SEE	CONDITIONS AND DEFINITIONS
Australia Post	An agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public; or a permanent employee of the Australian Postal Corporation with two or more years of continuous service who is employed in an office supplying postal services to the public.
Banking and other financial institutions	An officer with two or more continuous years of service with one or more financial institutions or a finance company officer with two or more continuous years of service with one or more financial companies.
Justice of the peace or notary public	An individual appointed by the courts whose duties include certifying documents.
Legal professionals/ law enforcement	A person who is enrolled on the roll of the Supreme Court of a State or Territory, or High Court of Australia, as a legal practitioner. Other professionals include a judge of a court, a magistrate, a chief executive officer of a Commonwealth court, a registrar or a deputy registrar of a court, or a police officer.
Accountants	A member of the Institute of Chartered Accountants in Australia, CPA Australia, or the National Institute of Accountants, with two or more years of continuous membership.
Consular or Diplomatic Officer	An Australian Consular Officer or an Australian Diplomatic Officer.



MAKING SURE YOUR CLAIM IS PAID

- ▶ The *Superannuation Industry (Supervision) Act (SIS) 1993* requires us to verify your immigration status.

If your account balance is over \$5,000 please ensure you've provided both:

- written advice of your visa eligibility status from the Department of Immigration and Citizenship
- a copy of your bank statement if we are sending funds via EFT.

If your account balance is less than \$5,000 please ensure you have provided a copy of all the following:

- the page of your passport showing your photo and signature
- your expired or cancelled visa
- your passport showing your Australian arrival and departure stamps
- your bank statement if we are sending funds via EFT.



REMINDER

Please attach additional documentation if necessary.

Note:

- ▶ all documents must be legible
- ▶ you must complete all these steps for QSuper to be able to consider and pay your claim.

Contacting QSuper

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qsuper.qld.gov.au

ABN: 60 905 115 063

SFN: 2610 419 41

The privacy of your personal information is important to us. We are collecting this information to administer your superannuation account. If you would like further information about our privacy policy, you can download QSuper's *Your privacy* fact sheet from our website. Alternatively, call us and we will send you a copy.