

Claiming super when you leave Australia

If you earn super while working in Australia on a temporary visa, you can apply to claim your super back when you leave Australia. This is called a Departing Australia Superannuation Payment (DASP).

Criteria to claim

You CAN withdraw your super if:	You can't claim DASP if:
<ul style="list-style-type: none"> You're a temporary resident who has earned super while working and living in Australia Your visa has expired or been cancelled You've left Australia 	<ul style="list-style-type: none"> You are a permanent resident of Australia You are an Australian or New Zealand citizen You hold any other active Australian visa

If you are on a multi-year visa, you cannot claim your super until you have returned home for the last time and your visa has expired. DO NOT cancel a multi-year visa until you have finished all work in Australia. If you do, you will have to pay for a new visa to return, and it may not be granted.

Australian citizens and permanent residents cannot access their super until they meet the retirement criteria for accessing super, even if they leave Australia permanently. Individuals permanently moving to New Zealand may be eligible to transfer their super to a KiwiSaver.

While you can't claim a DASP until after you've left Australia, we strongly recommend you get all the information you need **and start your application before you leave**. This may include obtaining a certified copy of your passport and retaining your Australian Bank account to accept your payment.



You will need to have the following information available to start the online application:

- Super account details
- Visa information
- Bank account details
- Passport number

2. Apply via a paper form

Print or download the NAT7204 Application for departing Australia superannuation payment (DASP) from a super fund or retirement savings account form, and post the completed application to AustralianSuper. You can find this form at ato.gov.au

For super value of less than \$5,000

You will also need to provide certified copies of the following documents:

- your expired or cancelled visa
- your passport showing your photograph, identification pages and the page with your departure stamp
- your name change documents if you have changed your name since entering Australia.

For super value of \$5,000 or more

Apply for a Certificate of Immigration Status (form 1194) from Australia's Home Affairs. Once this is processed, an electronic certificate will be sent to your super fund. This application form is available at immi.homeaffairs.gov.au

How your super is taxed

Your super fund is required to deduct tax before the super is paid to you. How your payment is taxed depends on your visa type – either a Non-working Holiday Maker visa or Working Holiday Maker visa.

Payment component	DASP ordinary tax rate (for non-WHM)	DASP WHM tax rate
Tax-free component	nil	nil
Taxable component – taxed element	35%	65%
Taxable component – untaxed element	45%	65%

For more information visit ato.gov.au

How to lodge a DASP claim

There are two ways:

1. Apply via the Australian Tax Office (ATO) DASP online application at ato.gov.au

This is the easiest way to apply. The ATO's system will confirm with the Department of Home Affairs that you are eligible for the payment. Once your application has been approved, they will forward it to your super fund to be processed.

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

If you don't claim your super within six months of departing Australia, your super fund will be required to close your account and transfer the balance to the ATO as unclaimed super. While you can still claim your super 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 applied for a permanent visa and are waiting to hear if it has been granted, or
- you still hold a temporary resident visa.

Find out more

To find out what type of visa you have, visit the Department of Immigration and Border Protection website immi.homeaffairs.gov.au



How to claim DASP

✓ Checklist

Before you leave Australia:

- ☐ **Download your super fund App** to keep track of your superannuation payments and to check that your details are all up to date.
- ☐ **Keep a list of:**
 - The name of the company/s you worked for, including the date you started and stopped working with your employer; and
 - The addresses you lived at while in Australia.
- ☐ **Decide how to apply**, by paper form or online.
- ☐ **Get your documents certified** while you are still in Australia as there are rules on who can certify documents. Make additional copies of your documents to take back with you to your home.

Important: All ID documents and certifications must be in the English language. All overseas documents in a foreign language must be translated into English by an accredited translator.



- ☐ **Consider keeping an Australian Bank account open** to receive your DASP payment. Find out if there are fees involved for keeping your account open.



After you leave Australia:

- ☐ **Check that your employer payments** have been all paid into your super account.
 - ☐ **Check your visa** to ensure that it is canceled/has expired. If your visa hasn't yet expired, contact the Department of Home Affairs to cancel your visa (homeaffairs.gov.au).
 - ☐ **Include your certified documents** with your DASP application.
 - ☐ **Complete your application for the DASP payment** – online or by paper. For paper forms, please post directly to: AustralianSuper, GPO Box 1901, MELBOURNE VIC 3001
- Check that all questions on your application are completed.**

Important: If your application form is incomplete, your request will not be processed. We will contact you in writing, asking for the missing information, or request additional documents.



- ☐ **Receive payment** to an Australian bank account. If you do not provide an Australian bank account, your balance will be sent by cheque in Australian dollars to your overseas address.

Payment can be made within 28 days, once the application is fully completed.

When AustralianSuper or any other super fund pays out a DASP claim, they must also issue a payment summary within 14 days of the payout date. This summary will be sent by mail and will show you how much tax you paid and much money you received.

Contact us

Call us from within Australia: **1300 300 273**
(8am to 8pm AEST/AEDT weekdays)

Call us from overseas: **+613 9067 2108**

Get help in your preferred language:
TIS National **+613 9268 8332**

Email australiansuper.com/contact-us

Web australiansuper.com

Mail GPO Box 1901, MELBOURNE VIC 3001



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