



# Moving to Australia

What you need to know about living in Australia







## **01 Plan:** 12 - 24 months before arriving

- ☐ Research potential job opportunities
- ☐ Find a migration agent to help you through your journey
- ☐ Discuss Australian visa options with your migration agent: [www.mia.org.au/find-an-agent](http://www.mia.org.au/find-an-agent)

## **02 Prepare:** 6 - 2 months before arriving

- ☐ Open an Australian bank account
- ☐ Prepare all necessary medical and financial documents
- ☐ Renew passport if necessary to cover the length of your visa
- ☐ Book flights to Australia
- ☐ Buy Australian currency
- ☐ Organise to have an Optus SIM sent to you

## **03 Arrive:** First month

- ☐ Find somewhere to live and sign a rental agreement
- ☐ Establish utilities such as phone, water, electricity and internet
- ☐ Register Optus SIM with your mobile phone
- ☐ Apply for a Tax File Number
- ☐ Fill out your Medicare enrolment form, if eligible

## **04 Settle:** First 3 months

- ☐ Visit Centrelink for employment and financial assistance, if eligible
- ☐ Join a community group and attend social events

## **05 Live:** Next 3 months

- ☐ Obtain an Australian driver's license
- ☐ Research your legal working rights through Fair Work Australia: [www.fairwork.gov.au](http://www.fairwork.gov.au)

# Welcome to Australia!



## Congratulations on taking the steps to set up life in Australia!

Anyone who leaves home to live and work in a different country will need some time and understanding to adjust.

We hope that this “Moving to Australia” Kit from the Migration Institute of Australia will help to assist you settle into your new life.

In this pack, you'll find necessary information for living and working in Australia. Enclosed are forms, instructions and explanations of laws and regulations of the Australian Government. This will help you get started and provide clarification on some new concepts you may not be familiar with. You'll also find a 'Moving to Australia' check list to guide you with important tasks you need to do.

### What is the Migration Institute of Australia?

The Migration Institute of Australia (MIA) is the professional association for Australian migration service providers worldwide, working together for the benefit of Australia.

The MIA was established in 1992 and is the national membership organisation representing Registered Migration Agents (RMAs). We stand for the highest professional standard in our dealings with its stakeholders such as Federal and State Governments, Members of Parliament, the Department of Immigration and Border Protection (DIBP), skills assessing authorities, and many of who are also members of the institute.

Our vision is for a society where migration to Australia is valued and the professionalism of MIA Members is recognised by all stakeholders.

### Why use a Registered Migration Agent?

In Australia, migration agents must be registered with the Office of the Migration Agents Registration Authority (MARAA). Using an RMA gives you protection and guarantees your agent's knowledge of current laws and procedures to provide correct advice.

The MIA encourages potential migrants to use an RMA to thoroughly understand all of their options and to prepare visa applications. All MIA Members are RMAs. However, the Department of Immigration and Border Protection accepts all visa applications that are lodged correctly.



# Workers' Rights

1. Every overseas worker must have a valid Australian visa with work rights. Temporary visas with work rights include working holiday maker visas, student visas and the subclass 457 visas.
2. Employers are responsible for checking all workers' rights to work in Australia and may ask to see workers' passports or other identification. Employers must have your permission to check your work rights.
3. Employers cannot cancel visas. Only the Department of Immigration and Border Protection (DIBP) can grant, refuse or cancel visas. DIBP can provide information on visa choices, rights and obligations, including how to change your sponsor or apply for permanent residence.
4. Employers sponsoring subclass 457 visa holders:
  - Must give foreign workers equivalent pay and conditions as they do to permanent Australian resident workers that are doing the same work, within the same workplace.
  - Must only employ workers from overseas in their approved skilled occupation.
  - Must pay the return airfare for foreign workers at the end of their employment if requested in writing by you or DIBP.
  - Must not make deductions from workers' pay (other than tax) without their permission.

Source: Department of Immigration and Border Protection  
[www.border.gov.au/WorkinginAustralia/Documents/english.pdf](http://www.border.gov.au/WorkinginAustralia/Documents/english.pdf)

## More information:

Department of Immigration and Border Protection: [www.border.gov.au](http://www.border.gov.au) or 131 881

Fair Work Australia: [www.fairwork.gov.au](http://www.fairwork.gov.au) or 13 13 94

Office of the MARA: [www.mara.gov.au](http://www.mara.gov.au) or 1300 22 62 72



## Applying for a Tax File Number (TFN)

A Tax File Number is required if you intend to gain income from employment, earn from investments or receive government payments in Australia. It is a unique nine-digit number issued to individuals and organisations to help the Australian Tax Office (ATO) administer tax and other Australian Government systems.

The ATO advises applicants to register online:

<https://iar.ato.gov.au/IARWeb/default.aspx?pid=4&sid=1&outcome=1>

To apply online, you need a valid passport or relevant travel documents and you must be:

- Authorised to work in Australia by the Department of Immigration and Border Protection (DIBP), or have a valid overseas student visa allowing you to work, or
- Allowed to remain here indefinitely, and
- In Australia when you lodge your application

When you apply online, you do not have to physically provide proof of identity documents, as the ATO will compare your personal and travel document details with DIBP's records. Once your details are validated, you will receive a receipt number.

Alternatively, if you don't have access to the internet, you can visit an ATO shopfront or public internet facility, such as a public library.

If you are a permanent migrant or temporary visitor to Australia and you apply for a TFN online, your TFN will be sent to the Australian address you provided on your application. If you do not have a Tax File Number, you may pay more tax than you need to or you may not be able to claim government benefits to which you may be entitled. Once you receive your Tax File Number, remember to advise your bank to avoid higher rates of taxation on interest earned.

Source: Australian Tax Office  
[www.ato.gov.au/Individuals/Tax-file-number](http://www.ato.gov.au/Individuals/Tax-file-number)



## Opening a bank account

Keeping money in a bank, building society or credit union, and using bank cards and credit cards are common practices in Australia. Internet banking is also used extensively to pay bills online. Once you arrive, visit a banking branch to present proof of identification and open a bank account. Banks may require different forms of identification so it's best to check their website before visiting.

The Commonwealth Bank of Australia has been helping customers move their finances to Australia since 1949. With support from a dedicated global Migrant Financial Services team, you can be confident that your finances are in good hands.

Opening an account with the Commonwealth Bank is fast, effortless and secure and provides you with instant access to your account details. You can start transferring money to your new Australian account straightaway and can check your balance online at any time. Once you arrive in Australia you'll need to visit a Commonwealth Bank branch to identify yourself. After you've done this you'll be able to make withdrawals from your account and get full access to Australia's number one online bank - NetBank.

**To open an account or to find out more, visit:**

[commbank.com.au/mia](http://commbank.com.au/mia)

## Register with Centrelink

A Government agency called Centrelink offers a range of services for new residents including job search assistance if eligible, information on family payments, accessing courses, and claiming foreign pensions. Newly arrived residents should contact Centrelink to receive information about any services they are entitled to. It is best to call your nearest branch to ask what forms of identification you will need to provide. Centrelink will be able to provide help in your language and answer any questions about Australian laws, requirements and practises.

**For more information, visit:**

<http://www.humanservices.gov.au/customer/subjects/support-for-new-arrivals-to-australia>





## Driver's License

If you have a temporary working visa or are a permanent resident, you are able to drive in Australia as long as:

- Your country's driver's licence is valid; and
- It is in English

**For more information, visit:**

<http://www.australia.gov.au/content/drivers-licence-application>

## Medicare

Medicare Australia is our universal public health insurance scheme. The cost of Medicare is met through taxes but there is no charge to join Medicare, which helps you to pay for essential medical services and public hospital care. People who reside in Australia are generally eligible if they have been issued with a permanent visa. Permanent visa holders gain immediate access to health care services and programmes such as free public hospital care and help with the cost of out-of-hospital care and subsidised medicines.

Others who are eligible to enrol within Australia:

- Australian citizens
- New Zealand citizens
- People who have applied for some permanent visas, but restrictions may apply.

Once you arrive in Australia, you can visit a Medicare office. You must take your passport or travel documents to complete the relevant enrolment forms. This card is used to identify you and your dependents whenever you request health services that are covered under Medicare.

Many Australian hospitals and large health centres have teams of health professionals who supply services for local migrant communities. These services include counselling, advice, referral and health information. Ring your local hospital or Community Health Centre to see if there is a Multicultural Health Worker for your language group. You can find Public Hospital Contacts at the front of the White Pages under Emergency, Health & Help.

Source: Department of Human Services  
[www.humanservices.gov.au/customer/subjects/medicare-services](http://www.humanservices.gov.au/customer/subjects/medicare-services)



## Emergencies – Call “000”

In Australia, to contact Emergency Services (Fire Brigade, Police and Ambulance) dial 000 (24 hours). The operator will then ask you which service you require. It is important to stay calm and speak clearly. You will need to:

- State which one of the services you require.
- State the exact location with any clear landmarks or identification points.
- Outline the emergency (for example fall from a cliff, car accident).
- Tell the operator how many victims are involved and the condition(s) of the victims.
- Describe any hazards in the area (for example bush fire, fire, chemical spill, fumes).
- Provide a telephone number in case further information or directions are needed.

## Explore your community:

For things to do and see in your community, visit the following sites:

**NSW**  
[www.visitnsw.com](http://www.visitnsw.com)

**WA**  
[www.tourism.wa.gov.au](http://www.tourism.wa.gov.au)  
[www.cabwa.com.au](http://www.cabwa.com.au)

**ACT**  
[www.visitcanberra.com.au](http://www.visitcanberra.com.au)  
[www.communitiesonline.org.au](http://www.communitiesonline.org.au)

**SA**  
[www.southaustralia.com](http://www.southaustralia.com)

**VIC**  
[www.visitvictoria.com](http://www.visitvictoria.com)

**TAS**  
[www.discovertasmania.com.au](http://www.discovertasmania.com.au)

**QLD**  
[www.queensland.com](http://www.queensland.com)

**NT**  
[www.tourismnt.com.au](http://www.tourismnt.com.au)



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