

Information for temporary residents departing Australia

MLC Superannuation

What is a Departing Australia Superannuation Payment?

The Departing Australia Superannuation Payment (DASP) is the payment of a superannuation balance for an eligible temporary resident leaving Australia permanently.

Eligibility

You're entitled to a DASP if:

- you're not an Australian or New Zealand citizen, permanent resident in Australia or don't hold a 405 or 410 retirement visa,
- you leave Australia, and
- your temporary visa has expired.

An Australian citizen who moves overseas and then relinquishes their Australian citizenship can't apply for a DASP under their new citizenship.

How do you apply for payment?

You can apply either through the ATO's fee free DASP online service at ato.gov.au if your account balance is under \$5,000 or alternatively you can apply through us, to do this complete and sign our **Departing Australia Superannuation Payment Withdrawal Form** and send it to us with the following information:

If your account balance is under \$5,000 please provide:

- a certified copy of an eligible temporary resident visa showing that it has expired or has been cancelled,
- a certified copy of your passport showing your personal details,
- the departure stamp confirming you've permanently departed Australia,
- documents showing how you changed your name (for example, your marriage certificate), if you have changed your name since you first entered Australia, and
- complete and sign our Departing Australia Superannuation Payment withdrawal form (DASP form).

If your account balance is over \$5,000 please provide:

- a Certification of Immigration Status from the Department of Immigration and Border Protection (DIBP). The statement from DIBP shows that you held an eligible temporary resident visa, which has expired or been cancelled and you've permanently departed Australia. To request this statement, complete the form found at immi.gov.au,
- a certified copy of your passport showing your personal details,

- documents showing how you changed your name (for example, your marriage certificate), if you have changed your name since you first entered Australia, and
- complete and sign our Departing Australia Superannuation Payment withdrawal form (DASP form).

What are the tax implications?

This payment won't be included as part of your assessable income. We'll deduct withholding tax from your balance when we process the payment. This will be the final tax due.

The rates of withholding tax which apply are:

Tax Component	Tax Rate
Tax free (usually Personal contributions)	Nil
Taxable (usually Employer contributions and fund earnings)	35%
For Working Holiday Maker (WHM) Visa 417 & 462	65%

If you do not claim your benefit within six months of becoming eligible we may have to pay it to the ATO.

How we process your request

Where you currently hold money in an illiquid investment option, or an investment option you have has become illiquid, we may take longer than 30 days to transfer out of the investment option.

There are times when we might not be able to process your withdrawal instructions, for example when:

- the fund manager suspends transactions,
- we can't obtain a price,
- the instruction is incomplete, or
- unforeseen circumstances prevent us from using our administration systems.

In these circumstances we will advise you as soon as possible of any changes.

How can you receive the payment?

- Cheque to any Australian or overseas address. This will be made in Australian Dollars only, or
- Electronic Funds Transfer to any Australian bank account.

More information

If you have any questions please speak with your financial adviser or:

- For MLC Wrap and Navigator accounts call us on **1300 428 482** or **+61 3 9829 8074** from outside Australia,
- For all other accounts please call us on **132 652** or **+61 3 8634 4721** from outside of Australia.



Departing Australia Superannuation Payment Withdrawal Form

MLC Superannuation

We can only accept your request if the form is correctly completed.

1. Your account details

Account number

Contact telephone number (business hours)

Title

Mr Mrs Miss Ms Other

First name

Middle name

Family name

Date of birth (DD/MM/YYYY)

Email

Residential address

your residential address can't be a PO Box

Unit number

Street number

Street name

Suburb

State

Postcode

Country

2. Last address in Australia

Residential address

Unit number

Street number

Street name

Suburb

State

Postcode

Country

3. Your Tax File Number (TFN)

Have you previously provided us with your TFN?

Yes Please go to **Section 4**.

No Please write your tax file number in the box below.

Tax File Number (TFN)

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You don't have to provide your TFN.

Your TFN is confidential, and the Trustee is authorised to collect and disclose your TFN under the Superannuation Industry (Supervision) Act 1993 and Privacy Act. The Trustee may use your TFN only for lawful reasons, in paying out money, identifying or combining superannuation benefits. Your TFN may be disclosed to the trustee of another Fund or RSA provider if your benefits are transferred, unless your request in writing for it not to be disclosed.

4. Working holiday maker

Note: If you have applied for a *Certificate of Immigration Status* from DIBP, you do not need to provide visa information as DIBP will provide this information to your super fund in the certificate.

If you have held either of the following two visas below, you need to provide visa information so we can accurately assess your application:

- Working holiday visa (subclass 417)
- Work and holiday visa (subclass 462).

List details for all visas you have held while working in Australia (including bridging visas), starting with subclass 417 or 462 visa.

Visa subclass	Visa type	Effective from			Effective to		
		Day	Month	Year	Day	Month	Year

5. Withdrawal information

How would you like your withdrawal paid:

- Cheque (this will be posted to your address in Section 1), or
- Australian Bank Account (you must be the account holder).

Please provide your Australian bank account details

Name of financial institution/bank

Account holder(s) name

BSB

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Account number

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6. Documentation checklist

For benefits **under** \$5,000 please enclose:

- a certified copy of your passport showing your personal details,
- the departure stamp confirming you've permanently departed Australia,
- a certified copy of documents that verify my name change (if applicable), and
- a certified copy of an eligible temporary visa showing that it has expired or has been cancelled.

For benefits **above** \$5,000 please enclose:

- a certified copy of your passport showing your personal details,
 - a Certification of Immigration Status from the Department of Immigration and Border Protection (DIBP).
To request this statement, complete the form found at immi.gov.au, and
 - a certified copy of documents that verify my name change (if applicable).
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7. Proof of Identity documents

We are required to verify your identity before processing any transaction on your account. You will need to send us a copy of an original certified identification document(s) if you previously haven't. For further information of acceptable identification and certification requirements, refer to the proof of identity guide available on mlc.com.au.

ACCEPTABLE FOREIGN PHOTOGRAPHIC ID DOCUMENTS

Tick (✓)	Select ONE document from this section
<input type="checkbox"/>	Foreign driver's licence that contains a photograph of the person in whose name it is issued and the individual's date of birth.
<input type="checkbox"/>	Foreign passport or similar travel document containing a photograph and the signature of the person.
<input type="checkbox"/>	National ID card issued by a foreign government containing a photograph and a signature of the person in whose name the card was issued.

Documents that are written in a language other than English, must be accompanied by an English translation prepared by an accredited translator.

8. Who can certify?

- An Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955)
- A person authorised as a notary public in a foreign country
- A bank or building society officer with 2 or more years continuous years of service (includes acceptable international banks)
- A finance company officer with 2 or more continuous years of service (includes acceptable internal bank)

Acceptable authorised translation services for foreign identification documents:

- An overseas Australian Embassy or Consulate
- An approved translator listed in the National Accreditation Authority for Translators and Interpreters (NAATI) – only available within Australia

Acceptable certification of ID documents

Each copy of the ID must be certified by an approved certifier.

The approved certifier must write:

- their full printed name (eg Michelle Helena Citizen)
- the date the document was certified
- their signature of the approved certifier
- the capacity in which they have certified the document, (eg police officer, etc)
- the Registration number (if applicable) of the certifier, and
- the following text:

If single page: This is to certify this is a true copy of the original which I have sighted.

If multiple pages: I certify that this and the following (number of pages) are a true copy of the original which I have sighted. Each following page must be initialled and dated.

9. Declaration

I declare that:

- I was a temporary resident of Australia and I am not an Australian or New Zealand citizen or permanent resident of Australia,
- I approve the deduction of a termination fee/exit fee (if any) from the benefit paid,
- I have read and understood the information on page 1,
- I authorise the withdrawal from my account as specified in this form,
- I am aware that I may ask the Trustee for information about the consequences of this withdrawal and do not require any further information, and
- all details in this form are true and correct.

Privacy

I acknowledge that I have access to NAB's privacy policy and agree that any member of the National Australia Bank Group may collect, use, disclose and handle my personal information in a manner set out in the Group's privacy policy available on mlc.com.au

Signature of Investor or Attorney

Name

	Date (DD/MM/YY)			

If signed under the Power of Attorney: Attorneys must attach a certified copy of the Power of Attorney and identification for themselves (go to mlc.com.au to download the relevant identification form) if not already supplied. The Attorney hereby certifies that he/she has not received notice of any limitation or revocation of his/her Power of Attorney and is also authorised to sign this form.

Power of Attorney documents can't be accepted via fax.

10. Send us your form

For **MLC Wrap and Navigator accounts**, please mail your completed, signed and dated form to:

MLC
GPO Box 2567
Melbourne VIC 3001

If you have any questions, please speak with your financial adviser, call us on **1300 428 482** within Australia or on **+61 3 9829 8074** if calling from outside Australia, Monday to Friday between 8.00 am and 6.00 pm (AEST/AEDT) or visit mlc.com.au

For **all other accounts**, please mail your completed, signed and dated form to:

MLC
PO Box 200
North Sydney NSW 2059

If you have any questions, please speak with your financial adviser, call us on **132 652** within Australia or on **+61 3 8634 4721** if calling from outside Australia, Monday to Friday between 8.00 am and 6.00 pm (AEST/AEDT) or visit mlc.com.au