

Welcome to Australia!

Your guide to assist you on your move to the land down under!



Setting up a myGov Account

myGov is an important, yet simple and secure way to access Australian Government services online in one place. It gives you access to a range of government services online such as Medicare, Centrelink and the Australia Tax Office (ATO) where you will submit your yearly tax returns.

To create a myGov account, go to the [myGov website](#), select 'Create account' and follow the prompts.

If you encounter any issues or need help during the setup process, you can visit the myGov Help page or contact their support team for assistance.

Superannuation (Super)

Superannuation, or "super," is Australia's mandatory retirement savings system. This is currently **11.5%** of your earnings and will increase to 12% on 1 July 2025. We are required to remit super to all individuals who are not operating under their own company structure.

How to Set Up Super

- **Choose a Super Fund:** You can choose your own fund or go with your employer's default fund. When choosing, compare factors like fees, investment options, and performance.
- For more information on choosing the right Super fund, click here: [Choosing a super fund](#)

Key Details Needed:

- **Tax File Number (TFN):** Providing your TFN ensures that you are taxed at the correct rate on your super contributions.
- **Nominate a Beneficiary:** This ensures that your super goes to your chosen recipient in case of an emergency.

Tax File Number (TFN)

A TFN is a unique number issued by the ATO and is essential for paying the correct amount of tax. Without a TFN, you may be taxed at a much higher rate, so it's crucial to set this up as soon as possible.

Steps to Apply for a TFN

- **Online Application:** You can apply for a TFN online through the ATO's website once you have a work visa.
 - You can go follow this link for more information: [People living outside Australia – TFN application](#)
- **Required Information:** You'll need to provide personal details such as your passport, Australian address, and visa information.
- **Processing Time:** It usually takes up to 28 days for your TFN to be processed.

Setting up a Bank Account

Choose a Bank: Australia's main banks are [Commonwealth Bank](#), [Westpac](#), [ANZ](#), and [NAB](#), all of which offer a range of account types for newcomers.

- **Online or In-Person Setup:** Most banks allow you to open an account online up to three months before you arrive in Australia. You can also visit a branch once you're in the country to complete the process.
- **Identification Documents:** To finalize your account, you'll need to provide documents like:
 - Passport
 - Visa
 - Proof of address (rental agreement or utility bill)



Still have questions? Give us a call.

Other Considerations

Sim Card/Phone Plan

Setting up a mobile phone is one of the first things you'll want to do. You can select either a prepaid or postpaid plan based on your needs. The major providers are [Telstra](#), [Optus](#), and [Vodafone](#).

Health Insurance

- **Medicare:** If you're coming from a country with a reciprocal healthcare agreement (e.g., the UK, New Zealand), you may be eligible for Medicare, Australia's public healthcare system.
 - Please visit a Medicare Office upon arrival and bring your passport, visa, and any proof of residency.
- **Private Health Insurance:** Even if you are eligible for Medicare, some visa types require you to hold private health insurance. It can also cover services not included under Medicare, such as dental or specialist treatment.
 - Compare providers such as [Bupa](#), [AHM](#), or [HCF](#)
 - Consider extras to add onto your cover: i.e dental, optical, physiotherapy

Driver's License

If you plan on driving in Australia, you may be able to use your overseas driver's license for a limited time.

Each state and territory have their own processes, so it is best to go to the relevant State government website to understand your obligations.

Finding a Property to Stay

Moving to Australia can be both scary and exciting! You can visit the below websites to help find yourself and/or your family your new home away from home whether that's through renting or buying!

- **Domain:** Offers a wide range of listings for buying, renting, and commercial properties. Includes detailed suburb information and market insights.
- **Realestate.com.au:** One of the largest property websites in Australia. Provides extensive listings for residential and commercial properties, as well as tools for comparing prices and analysing market trends.
- **Reiwa:** Focuses on properties in Western Australia. Features listings for buying and renting, as well as local market news and guides.
- **Property.com.au:** Includes listings for buying and renting across Australia. Offers property reports and suburb insights.
- **Rent.com.au:** Specialises in rental properties. Provides tools for finding rentals and tips for tenants.
- **Allhomes:** Covers property listings in the Australian Capital Territory and New South Wales. Features include detailed property information and suburb profiles.
- **OnTheHouse:** Offers property listings and information on market trends, as well as tools for property valuation.
- **Homely:** Provides property listings and reviews of suburbs. Includes community insights and ratings to help you choose the right location.