



MOVING TO AUSTRALIA

What You Need to Know About:

Tax, Super & Compliance.

Welcome.

Your Australian Chapter Starts Here.

Relocating to Australia brings new opportunities and new systems to understand. Whether you're a seasoned expat or embarking on your first international move, this guide is designed to simplify the tax, superannuation, and regulatory landscape that awaits.

We cover the essentials - from tax residency and superannuation to visas, deductions, and double tax agreements. We've included straightforward explanations, real-life examples, and clear action points to help you plan with confidence.

You'll also find:

- Quick-reference checklists.
- Insights to help avoid common pitfalls.
- Glossary of key terms.

This is your practical companion to navigating life, work, and finances in Australia — designed with global individuals and mobile professionals in mind.

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Quick-Start Checklist

Arriving in Australia

How to Use This Guide:

- Start with the Quick-Start Checklist to get oriented.
- Browse chapters by topic. Each starts with a summary and concludes with key actions.
- Refer to the Glossary and Key Dates section for definitions and fast facts.

Quick-Start Checklist:

Arriving in Australia

Eligibility to Work in Australia

Tax Registration:

- Check your eligibility to work in Australia.
- Confirm your Australian tax residency status (see 'Tax Residency' chapter).
- Apply for your Tax File Number (TFN) and provide to your employer and the bank.
- Create a myGov account and link it to the ATO online services.

Work & Money

Organise Your Finances, Superannuation and Medicare Entitlement:

- Open an Australian bank account.
- Keep the record of the value of your overseas assets on arrival (for future CGT cost base tracking, if applicable).
- Review your employment agreement — check for salary packaging, allowances, or relocation benefits.
- Confirm details of your enrolment to the Australian Superannuation and eligibility for Medicare health insurance coverage, if applicable.

Tax & Compliance

Stay on Top of Compliance:

- Consider private hospital cover if your income may trigger the Medicare Levy Surcharge.
- Map out your international tax footprint — income, trusts, pensions, foreign assets, or tax treaties.
- Book a tax onboarding session with Andersen to align your tax filings and deadlines.

Chapter 1: Choosing the Right Visa for Your Move to Australia

Before you can begin working or living in Australia, you'll need the right visa. Most people, except Australian and New Zealand citizens, must apply in advance. The visa you choose will depend on the purpose and length of your stay.

There are three main visa categories to consider:



Visitor Visas: For short stays like tourism or brief business visits.



Temporary Visas: For working or studying in Australia for a fixed time.



Permanent (Migrant) Visas: For those planning to stay long-term.



Note: New Zealand citizens are typically granted an electronic visa automatically upon arrival.



Visitor Visas: For Travel, Not Work

Visitor visas are intended for short-term stays only.

Common types include:

- Tourist visas.
- Transit or medical treatment visas.
- Working holiday visas.
- Short-term business visitor visas.

Most visitor visas do not permit employment in Australia. If you're planning to work, you'll need a different visa.



Temporary Visas: For Living and Working in Australia

Australia's temporary visa program allows individuals to live and work in the country for a specific period, usually tied to a purpose that benefits Australia.

These visas may allow:

- Employment for a fixed term.
- Spouses and dependents to work or study

Tax and Super Overview

Temporary residents:

- Pay Australian tax on employment income earned globally and investment income earned in Australia.
- May access their superannuation when permanently leaving Australia.
- Are generally not entitled to government benefits or public healthcare, unless they are from a country with a Reciprocal Health Care Agreement (RHCA).

Case Example:



David, a Marketing Specialist in Canada, was sponsored by an Australian agency under a Temporary Skill Shortage visa. While working in Melbourne, he paid tax on both his Australian and Canadian salary related to Australian assignment. When his contract ended and he returned home, he applied to withdraw his Australian super.



Permanent Visas: For Staying Long-Term in Australia

Permanent (or "migrant") visas are suited for those seeking to build a long-term life in Australia.

These visas provide:

- Full work and residency rights.
- Access to Medicare and public services, where applicable.
- A pathway to citizenship.

The process can be detailed and time-consuming, with strict eligibility criteria. That's why we recommend speaking with a registered migration agent before applying. Andersen can connect you to a trusted immigration specialist through our network.

Key Actions Recap

- Check the type of visa required to enter Australia. New Zealand citizens do not need to apply for a visa. They are usually granted a Special Category visa automatically upon arrival.
- Choose the right visa based on your purpose (tourism, work, permanent move).
- Avoid relying on visitor visas if you plan to work or study.
- Understand your tax and super obligations before arrival.
- Know what benefits and healthcare you're entitled to based on your visa type.
- If applying for a permanent visa, seek advice from a registered migration agent.
- Reach out to Andersen for connections to trusted immigration and tax professionals.

Chapter 2:

Understanding Tax Residency - What It Means and Why It Matters

When you move to Australia, one of the most important tax decisions you'll face is determining your tax residency status. This status affects how much tax you'll pay, what income is taxed, and whether your foreign earnings are included in your Australian tax return.

For tax purposes, you'll fall into one of the following categories:

Australian Resident

Temporary Resident

Non-Resident

It's important to note that **tax residency is not the same as visa status or immigration residency**. Just because you hold a certain visa doesn't automatically determine how the Australian Taxation Office (ATO) will treat you for tax purposes.

Australian Residents for Tax Purposes

You're likely to be considered an Australian tax resident if you **'reside' in Australia in the ordinary sense of the word** - that is, if Australia becomes your usual home, even temporarily.

While there's no single factor that determines residency, the ATO generally considers you a resident if you've **settled into a home in Australia** for six months or more. But even a shorter stay can qualify, depending on other factors.

What the ATO looks at:



Why you're in Australia (intention or purpose).



Where your family lives.



Your work or business ties.



Whether you own or rent a home.



Your social and living arrangements.

If you don't meet the ordinary 'reside' test, you might still be treated as a resident under one of the following:

- You are **domiciled in Australia** (i.e., you consider Australia your permanent base), unless you have a clear permanent home elsewhere.
- You are physically present in Australia for **more than 183 days of the income year**, unless you can show that your usual home is overseas and you have no intention of staying.
- You are a member of an eligible **Australian government superannuation scheme**, or the spouse/child of someone who is.



Tip: If you're planning to live in Australia for more than a few months, it's highly likely the ATO may consider you a temporary resident for tax purposes, - so be prepared to understand what this would mean for you.

Temporary Residents

You're considered a **temporary resident** if you:

- Hold a **temporary visa** (working visa i.e. Temporary Work (Short Stay Specialist) visa (subclass 400), the Temporary Skill Shortage (subclass 482 visa) etc).
- Are not (and your spouse/partner is not) an Australian resident for social security purposes.

What this means for you:

- You're only taxed on **Australian-sourced investment income** and worldwide **employment income**.
- You don't pay tax on **foreign income** or **foreign capital gains**.
- You are only taxed on capital gains from the disposal of "taxable Australian property".

Case Example:



Sarah arrives on a two-year employer-sponsored visa. She earns a salary in Sydney and receives dividends from shares she owns in the UK. As a temporary resident, her Australian salary is taxable, but the UK dividends are not—unless she becomes a permanent resident later.

Non-Residents

If you don't meet the criteria for Australian or temporary residency, you'll be treated as a non-resident for tax purposes.

Key tax rules:

- You're only taxed on **Australian-sourced income**.
- You pay tax on **capital gains** from taxable Australian property or related interests.
- You may be subject to **withholding tax** on interest, dividends, or royalties:
 - Interest: 10%.
 - Unfranked dividends: 15%.
 - Royalties: 30%.

(These may be reduced under a tax treaty).

Working Holiday Makers

If you're visiting on a **Working Holiday (subclass 417)** or **Work and Holiday (subclass 462)** visa, special tax rules apply.

Most working holiday makers are still considered **foreign residents for tax purposes**. However:

- The first \$45,000 of income is taxed at **15%**.
- Income above \$45,000 is taxed at regular non-resident rates.
- If you earn **under \$45,000** during your stay, and all of it is earned as a working holiday maker, **you may not need to lodge an Australian tax return**.

Working Holiday Maker Tax Rates 2025-26:

Taxable Income	Tax on this Income
0 - \$45,000	15c for each \$1
\$45,001 - \$135,000	\$6,750 plus 30c for each \$1 over \$45,000
\$135,001 - \$190,000	\$33,750 plus 37c for each \$1 over \$135,000
\$190,001 and over	\$54,100 plus 45c for each \$1 over \$190,000

Dual Residents

It's possible to be considered a **tax resident of two countries at once** - for example, Australia and your home country.

If your country has a **Double Tax Agreement (DTA)** with Australia, the treaty will usually include **tie-breaker tests** to determine which country has taxing rights.

These tests look at:

- 1 Where you have a **permanent home**.
- 2 Where your **economic and personal ties** are strongest (centre of vital interests).
- 3 Where you **habitually live**.
- 4 Your **citizenship or nationality**.



Tip: Be careful when renting out your overseas home. If it's not available for your use, it may affect your tax residency under the DTA.

Part-Year Residents

You may only be a **resident for part of the year**, especially if you:

- Arrive in Australia partway through the tax year.
- Leave Australia permanently during the year.

In these cases, the ATO will determine **the date your residency status changed**, which affects:

- Your eligibility for the **tax-free threshold**.
- What income you must declare.
- Any capital gains tax concessions.

Tax Implications at a Glance

Residency Type	Taxed on Australian Income	Taxed on Foreign Income	Access to Tax-Free Threshold	Main Features
Australian Resident.	Yes.	Yes (Unless Exempted by a DTA).	Yes.	Worldwide income taxed; may access Medicare and social benefits.
Temporary Resident.	Yes.	Limited (Foreign Employment Income Only).	Yes.	Exempt from tax on most foreign income and capital gains.
Foreign Resident.	Yes.	No.	No.	Taxed only on Australian income; subject to withholding tax on certain income.
Working Holiday Maker.	Yes.	No.	No.	Special 15% tax rate on first \$45,000.
Dual Resident.	Yes / No (Depends on DTA).	Yes / No (Depends on DTA).	Varies.	Residency resolved via treaty; important to review tie-breaker rules.
Part-Year Resident.	Yes (From Date of Arrival).	Varies.	Pro-Rated.	Residency date affects what income is taxed and tax-free threshold.

Key Actions Recap

- Check your **tax residency status** as early as possible. This determines how you're taxed.
- Remember: **Immigration residency ≠ tax residency**.
- Consider your **intentions, ties, time spent, and permanent home**.
- If you're a **temporary resident**, learn what income is exempt from tax.
- Watch out for **dual residency** complications and DTA tie-breakers.
- For part-year residents, track **arrival and departure dates**.
- Andersen can help clarify your tax status and recommend actions tailored to your situation.

Chapter 3: Staying Compliant with Australian Tax – What You Need to Know

Whether you're working, running a business, or investing in Australia, it's essential to understand your tax compliance obligations. From getting a Tax File Number (TFN) to lodging your tax return correctly, this chapter outlines what you need to do and when.

Tax File Number (TFN)

A **Tax File Number (TFN)** is your unique identifier in Australia's tax and superannuation systems. It's issued by the Australian Taxation Office (ATO) and is required for most income-related activities.

Why it's important:

While it's not compulsory to provide your TFN to your employer or bank, failing to do so means they must withhold tax from your income at the **highest marginal rate** - currently **47% for residents** and **45% for non-residents**.



Action Step: Apply for your TFN as soon as possible after arriving. You can apply online through the ATO website or contact Andersen to assist with the application process. **Non-residents** who have departed Australia and are required to lodge the Australian return must lodge their TFN application via paper form from overseas.

Protect your TFN:



Never share it unnecessarily and be alert to scams and identity theft. If your TFN is lost or compromised, contact the ATO immediately.

Pay As You Go (PAYG) – Tax Withholding and Instalments

PAYG Withholding (for employees):

If you work in Australia, your employer must withhold tax from your wages each pay cycle under the **PAYG withholding system** and send this to the ATO.

These payroll details, including your salary, PAYG withholding, and superannuation contributions, must be reported through **Single Touch Payroll (STP)** software.

At the end of each financial year (30 June), employers must:

- Finalise payroll records by **14 July**.
- Submit a **final Year-End declaration** to the ATO.
- Ensure your income statement is marked 'Tax ready', so you can lodge your tax return.

Your finalised income statement is similar to a **W-2 (US)** or **P60 (UK)**.

PAYG Instalments (for other income)

If you earn income not subject to withholding (i.e. from rental property or self-employment), the ATO may ask you to make **PAYG instalments** which are provisional tax payments during the year.

These instalments are:

Based on your previous tax returns or estimated investment and business income.

Credited against your final tax bill after you lodge your tax return.



Action Step: If you receive a PAYG Instalment Notice, make sure you pay on time to avoid penalties. Andersen can help estimate and manage your instalment obligations.

Lodging a Tax Return in Australia

The **Australian financial year runs from 1 July to 30 June**. Most individuals must lodge their tax return by **31 October** following the end of the tax year.

Start of Financial Year	Lodge Tax Return	End of Financial Year
1 July	By 31 October	30 June

However, if you use a **registered tax agent**, you may be eligible for an extension until until **31 March or 15 May of the following year** (or later, depending on your circumstances).

After lodging:

You'll receive a **Notice of Assessment** showing:

- 1 Your total tax payable or refund due.
- 2 The due date for any payment.

If your income was **below \$18,200** and **no tax was withheld**, you may not need to lodge a return—but you must still notify the ATO that **no return is required**.

Joint Filing – Not in Australia

In Australia, **joint tax returns are not permitted**. Even if you're married or in a de facto relationship, each person must lodge their own return.

That said, you must **disclose your spouse's income** in your tax return for disclosure purposes, as some tax offsets and entitlements are calculated using **combined household income**.

State, Territory and Local Tax

Unlike other countries, **Australian states, territories and local councils do not impose income tax**. You only need to lodge a federal tax return with the ATO.



Tip: Andersen can help estimate and vary your instalment obligations should your investments change during the year.

Lodging Early Before Departure

If you are leaving Australia permanently before 30 June, you may be eligible to **lodge your tax return early**, provided:



You will no longer earn Australian-sourced income (except passive income like interest or dividends).



You are ceasing your Australian tax residency.

Checklist for early lodgement:

- Request a **final income statement** from your employer.
- Collect records of any Australian investment income.
- Make sure **all prior tax returns are lodged**.
- Complete a **paper tax return** and mark the financial year clearly on the front.
- Post the return to the ATO.
- The ATO may take **up to 50 business days** to process your early return.



Note: If you have a **myGov** account linked to the ATO, all notices (including your Notice of Assessment) will be sent electronically.



Need Help? Andersen can assist you with lodging your final Australian tax return and planning your tax departure strategy.

Key Actions Recap

- Apply for a **Tax File Number (TFN)** immediately upon arrival.
- Ensure your employer has marked your Year-End income statement as **'Tax ready'** before you lodge your return.
- Understand your PAYG obligations - whether you're an employee or have other income.
- Lodge your tax return** by 31 October or through a tax agent by the extended date.
- Declare your spouse's income if you're in a relationship.
- If leaving Australia permanently, **consider early lodgement** and get support if needed.

Chapter 4: Types of Income – What’s Taxable in Australia and When

Your taxable income in Australia can come from a variety of sources—and how it’s taxed depends on both the type of income and your **residency status**. This chapter breaks down the major income categories, what’s assessable, and where common pitfalls arise.

Employment Income

If you’re performing employment duties in Australia, your salary is **taxable in Australia**—regardless of where you’re paid, or where your employment contract was signed. This includes:



Wages.



Salary.



Bonuses.



Commissions.



Allowances

Whether you’re paid through an Australian or overseas payroll, the location where the **work is performed** is what matters. If the income is taxable, your employer must withhold tax under the **Pay As You Go (PAYG) system**.



Tip: A Double Tax Agreement (DTA) may change how your income is taxed between countries. Speak to an Andersen tax adviser if you are employed by a foreign employer.

Interest Income

Interest is usually sourced from the country where the interest is paid. In Australia:

- **Residents and temporary residents** must declare all Australian interest income in their tax return.
- **Non-residents** have tax withheld at the source—typically 10%—but don’t need to lodge a tax return for that interest. This rate may be reduced under a DTA.



Action Tip: If you're a foreign resident, let your financial institution know to ensure the correct tax is withheld.

Dividend Income

Dividends are typically sourced where the company earns its profits. In Australia:

- All taxpayers (regardless of residency) are taxed on **Australian-sourced dividends**.
- Only **residents** are taxed on **foreign dividends**.

Types of dividends:

- **Franked dividends** include a franking credit (a tax credit reflecting corporate tax already paid).
- **Unfranked dividends** do not include a credit and may attract withholding tax.

Tax treatment:

- **Residents and temporary residents** declare both Australian franked and unfranked dividends and can use franking credits to offset tax.
- **Non-Residents** are exempt from tax on franked dividends but may have 15% or **30% withholding tax** applied to unfranked dividends (reduced by DTA, where applicable).

Case Example: Foreign Resident Receiving Australian Dividends



Marie, a French national and non-resident for tax purposes, owns shares in an Australian company. She receives \$2,000 in **franked dividends**, which have already had corporate tax paid. Because they are franked, Marie **does not need to pay further tax or lodge a return** for this income in Australia. However, she also receives \$500 in **unfranked dividends**, on which **30% withholding tax** is automatically applied by the company.

Rental Property Income

If you own a rental property, your tax obligations depend on where the property is and your residency status.

- **Residents** must declare rental income and related deductions on both Australian and foreign properties. Income losses can offset other income—this is known as **negative gearing**, and Australia allows it without restriction.
- **Non-residents and temporary residents** only report income from Australian properties. They are not assessable on rental income from foreign properties.

Key policy changes:

1

From **9 May 2017**, you can't claim depreciation on second-hand plant and equipment.

2

From **1 July 2017**, **travel expenses** to inspect or maintain your rental property are no longer deductible.

3

Still deductible: Property management fees and repairs.

Employee Share Schemes (ESS)

Employee Share Schemes give employees shares or rights (e.g. options) in their company or an associated company, usually at a discount. These are called **ESS interests** and are subject to tax rules based on:

- Residency status at acquisition and vesting.
- Whether the scheme qualifies for deferral.
- Whether there is a **real risk of forfeiture**.
- The **taxable value** of the discount.
- The **taxing point** (when the discount is assessed).

Taxable Value:

The taxable amount is generally the **difference between the market value and the amount paid** (i.e. the discount).

Taxing Point

You're generally taxed when the ESS interest is acquired, unless deferral applies.

If deferral applies, taxation may be delayed until:

- 1 The interest vests.
- 2 Options are exercised (if acquired after 1 July 2015).
- 3 A maximum of 7 years (for interests acquired before 1 July 2015).
- 4 A maximum of 15 years (for interests acquired from 1 July 2015).

Deferral Periods & Date of Termination

If your ESS interest qualifies for deferral, the taxing point may be delayed for up to:

- 15 years for interests acquired from 1 July 2015.



Important Update: Termination of employment is no longer a taxing point for ESS interests acquired after 1 July 2022. This change provides greater flexibility for employees transitioning between roles or countries.

Residency Impact

- **Residents** are taxed on the full discount but may receive foreign tax offsets.
- **Non-residents and temporary residents** are only taxed on the portion related to employment performed in Australia.

CGT Treatment

After the income taxing point, any future gain on sale is treated as a **capital gain**.

- **Temporary residents** are not taxed on CGT from ESS interest disposals.

Employer Obligations

Employers must issue an **ESS Statement by 14 July**.

They only withhold tax if the employee hasn't provided a **TFN**—otherwise, the employee reports and pays tax when lodging their return.

Capital Gains (CGT)

A **capital gain** occurs when a "CGT event" happens—most commonly when selling investments like property or shares.

Net capital gains (after losses and discounts) are added to your assessable income and taxed at your marginal rate. Australia does **not** have a separate CGT rate.

Recent rule changes:

- From **9 May 2017**, non-residents have lost access to the **main residence exemption**, unless a **life events test** (e.g. terminal illness, death, divorce) is met.
- From 1 January 2025, the withholding rate increased to 15% with no minimum contract value threshold. Previously, from **1 July 2017**, the **withholding rate** for foreign sellers of property over \$750,000 increased from **10% to 12.5%**.

Residency Status and CGT

- **Australian residents** are taxed on all worldwide gains.
- **Non-residents and temporary residents** are only taxed on **Taxable Australian Property (TAP)**, which includes:
 - Australian real estate.
 - Indirect interests in entities that hold mostly Australian property.

When becoming an Australian tax resident:

- You are **deemed to acquire** non-TAP assets at their market value—only future gains are taxed.

When ceasing residency:

- You are **deemed to dispose** of non-TAP assets unless you elect to defer CGT and treat them as TAP (meaning future gains are taxable regardless of your residency at the time of sale).

Why this matters:

- Electing to treat assets as TAP means future gains are taxable in Australia, even if you're no longer an Australian resident.
- This election must apply **to all non-TAP assets**—you can't pick and choose.

CGT Concessions:

- Assets acquired **before 20 September 1985** are CGT-exempt.
- Main residence exemption (for residents only).
- 50% CGT discount** on gains from assets held >12 months (not available to non-residents after 8 May 2012).
- Partial discount may apply to assets acquired before that date.
- CGT rollovers for transfers on **death** or other eligible events.

Capital Losses

- Can offset capital gains but **not** other income.

- Must be carried forward if unused.

- Apply capital losses **before** claiming the CGT discount.

Collectables & Personal Use Assets



Collectables: Artworks, jewellery, coins, stamps, etc.



Personal use assets: Boats, vehicles, or similar used for private enjoyment.



Losses on personal use assets are disregarded.



Collectables under \$500 are CGT-exempt.

Foreign Exchange Gains and Losses

Gains or losses from foreign currency transactions are recognised when realised and must be included in your assessable income (unless exempt).

To reduce complexity for common banking activity:

- Taxpayers may **elect to disregard gains/losses** on low-balance, frequently used foreign accounts, or
- Use an annual **retranslation method** to simplify reporting.

Key Actions Recap

- Know how your income is sourced—especially for foreign-sourced employment, dividends or interest.
- Declare Australian rental income, and check if you qualify for **negative gearing**.
- Track your **ESS interests** and understand your taxing points.
- Understand what's assessable for **CGT** and when concessions apply.
- If your tax residency changes, be aware of **deemed acquisition/disposal** rules.
- Elect simplifications for small foreign currency accounts if needed.

Chapter 5: Deductions and Offsets – Reducing Your Tax Bill the Right Way

Understanding what you can claim as a deduction or offset can make a meaningful difference to your **taxable income** and the amount of **tax you pay**.

- **Deductions** reduce your **taxable income**.
- **Offsets** reduce your **actual tax payable**.

This chapter outlines the key deductions and offsets you may be eligible for, including the latest rules for working from home and how to claim foreign tax credits.

Deductions – What Can You Claim?

A deduction lowers your assessable income, which in turn reduces how much tax you owe. Unlike some countries (like the United States), **Australia does not offer a standard deduction**—you must claim specific expenses and have proper documentation.

Common deductible expenses include:



Work-related journals, books, magazines.



Work-related phone and internet use.



Home office costs.



Seminars, conferences, training courses.



Income protection insurance premiums.



Union or professional association fees.



Tools and equipment used for your job.



Charitable donations to registered charities.



Costs of preparing and lodging your tax return.



Important Note: Home loan interest on your principal residence is not deductible for individual taxpayers in Australia.

Working From Home – Claiming Home Office Costs

If you worked from home during the year, you may be able to claim related expenses—either using a **fixed rate method** or by tracking your **actual costs**.



Action Tip: Keep at least **four weeks of diary records** to represent a typical work pattern from home if you're using the fixed rate method.

Case Example: Claiming Work-From-Home Expenses



Mark, a marketing consultant, works from home three days a week. From 1 July 2023, he opts to use the **revised fixed rate method**, claiming **70 cents per hour** for home office expenses. He keeps a four-week diary to represent his usual work pattern and claims an additional deduction for the decline in value of his laptop, which he uses 80% for work.

Current Methods (From 1 July 2022)

You can now choose between two methods:

1 Fixed Rate Method

- Rate: **70 cents per hour**.
- Covers: electricity, gas plus the work-related portion of phone and internet, computer consumables and stationery.
- No requirement for a dedicated office space.
- You must keep a record of hours worked from home.
- **Depreciating assets** (e.g. desks, chairs, monitors) can be claimed **separately** based on work-related use.

2 Actual Cost Method

- You track and apportion the actual cost of each home office expense.
- More precise, but often more time-consuming.

Offsets – Direct Reductions to Your Tax Payable

Offsets reduce your **tax payable** (not your taxable income), but most are **non-refundable**—meaning they won't generate a refund if they reduce your tax below zero.

Common personal offsets (mostly available to Australian residents):

- Low Income Tax Offset (LITO).
- Private Health Insurance Rebate Offset.
- Spouse Superannuation Contribution Offset.
- Australian Super Income Stream Offset.
- Small Business Income Tax Offset.
- Seniors and Pensioners Tax Offset.
- Zone Tax Offset (for people in remote or regional areas).
- Invalid and Carer Tax Offset.



Important Note: Most offsets are only available to Australian tax residents.

Foreign Income Tax Offsets

If you're a **resident** and have paid **foreign tax** on income that's also taxed in Australia, you may be eligible for a **foreign income tax offset (FITO)**.

Key points:

- The offset is **non-refundable**.
- You can claim it without complex calculations if the total foreign tax paid is **\$1,000 or less**.
- If over \$1,000, the offset is capped at the **amount of Australian tax saved** by including the foreign income.

Example

Example: If your Australian tax increases by \$3,000 due to foreign income, but you paid \$4,000 in foreign tax, you can only claim an offset of \$3,000.

Item	Amount (AUD)
Foreign Tax Paid	\$4,000
Australian Tax Increase	\$3,000
Offset Claimable	\$3,000

Key Actions Recap

- Review your work-related expenses and gather receipts to support claims.
- Choose the most appropriate method for claiming **home office expenses**.
- Check your eligibility for **tax offsets**, especially if you are on a low income, have a partner, or live in a remote area.
- If you've earned income overseas and paid foreign tax, consider whether you're eligible to claim the **foreign income tax offset**.
- Remember: **You must be a resident** to access most personal tax offsets.

Chapter 6: Income Taxes and Levies – What You Need to Know

Australia's tax system is progressive, meaning your tax rate increases as your income rises. On top of income tax, there are **additional levies** that may apply—including the **Medicare Levy** and **Division 293 tax** on higher income earners.

This chapter outlines how these taxes work, including updated rates from 1 July

Income Tax Rates

The Current Tax Rates for the 2025-2026 Australian tax year.

Resident tax rates 2025–26:

Taxable Income	Tax on this Income
0 - \$18,200	Nil
\$18,201 - \$45,000	16c for each \$1 over \$18,200
\$45,001 - \$135,000	\$4,288 plus 30c for each \$1 over \$45,000
\$135,001 - \$190,000	\$31,288 plus 37c for each \$1 over \$135,000
\$190,001 and over	\$51,838 plus 45c for each \$1 over \$190,000

The above rates **do not** include the Medicare levy of 2%.

Foreign resident tax rates 2025–26:

Taxable Income	Tax on this Income
0 - \$135,000	30c for each \$1
\$135,001 - \$190,000	\$40,500 plus 37c for each \$1 over \$135,000
\$190,001 and over	\$60,850 plus 45c for each \$1 over \$190,000

Working Holiday Makers

From 1 July 2020, working holiday visa holders (subclasses 417 and 462) are taxed at **15%** on the first **\$45,000** of income, with the balance taxed at non-resident tax rates.

Working holiday maker tax rates 2025–26:

Taxable Income	Tax on this Income
0 – \$45,000	15c for each \$1
\$45,001 – \$135,000	\$6,750 plus 30c for each \$1 over \$45,000
\$135,001 – \$190,000	\$33,750 plus 37c for each \$1 over \$135,000
\$190,001 and over	\$54,100 plus 45c for each \$1 over \$190,000

Part-Year Residents

If you became an Australian resident during the year, you may claim a **partial tax-free threshold**.

You're exempt on:

- The first **\$13,464**, plus
- An additional **\$395 per month** for each month you were in Australia, including your arrival month.

Medicare Levy and Medicare Levy Surcharge

Australia funds part of its public health system through the **Medicare Levy**, which is generally **2%** of your taxable income.

Exemptions apply for low-income earners and those not entitled to Medicare (e.g. temporary residents from countries **without a signed** Reciprocal Health Agreement with Australia).

Medicare Levy Surcharge (MLS)

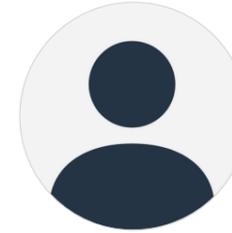
From 1 July 2025, an additional **1% to 1.5% surcharge** may apply if:

- You earn above the threshold:
 - \$101,000 for **singles**.
 - \$202,000 for **couples** (combined income).
- You do **not hold appropriate private hospital insurance**.



Important Note: General extras cover (like dental or physio) does not meet the requirement. You must have **private patient hospital cover** to avoid the surcharge.

Case Example: Resident Taxpayer with Private Hospital Cover



Amy earns \$130,000 annually and holds eligible **private hospital cover**. She pays the standard **2% Medicare Levy**, but avoids the **Medicare Levy Surcharge**, which would have applied due to her income. If she didn't have appropriate cover, she would have paid **an extra 1.25%**, increasing her total Medicare-related tax to 3.25%.

Reciprocal Health Care Agreements (RHCA)

You may be **exempt from paying the Medicare Levy** if you're from a country without a signed **Reciprocal Health Care Agreement (RHCA)** and you're not entitled to full Medicare benefits (i.e USA, Canada etc).

RHCA countries include:

- Belgium
- Finland
- Ireland (Republic of Ireland)
- Italy
- Malta
- New Zealand
- Norway
- Slovenia
- Sweden
- The Netherlands
- United Kingdom

If you are from an RHCA country, you're entitled to **essential medical care** while in Australia, including:

- Free treatment as a **public in-patient or out-patient**
- Subsidised prescription medicines
- Medicare rebates for services by doctors outside of hospitals



Action Tip: Make sure to retain proof of your RHCA status when lodging your tax return if you're claiming an exemption from the Medicare Levy.

Division 293 Tax – For High-Income Earners

Division 293 Tax is an additional **15% tax** applied to certain high-income earners on their superannuation contributions.

You may be liable if:

- Your **adjusted income** (including employer super contributions) exceeds **\$250,000**.¹
- The additional 15% tax applies to the **excess contributions**.

Payment options:

- Pay the tax personally.
- Elect for your **super fund** to pay it.

Refund for Departing Temporary Residents

If you paid Division 293 Tax and later received a **Departing Australia Superannuation Payment (DASP)**, you may apply for a **refund of Division 293 tax**, provided:

- You were a **temporary resident** at the time.
- You meet specific eligibility rules.



Action Tip: If you think Division 293 applies to you, or may in future, speak to an Andersen tax adviser to assess the best payment or refund strategy.

Key Actions Recap

- Check which tax rates apply to you (resident vs non-resident).
- Claim your **partial tax-free threshold** if you became a resident during the year.
- Consider **private hospital cover** to avoid the Medicare Levy Surcharge.
- If you're from an **RHCA country**, confirm your eligibility for Medicare.
- If you are not from RHCA country, apply for Medicare Levy exemption.
- If your income exceeds **\$250,000**, prepare for possible **Division 293 Tax**.

Chapter 7: Other Taxes and Levies

When living or working in Australia, you may encounter taxes beyond income tax. These can apply to your employment arrangements, purchases, or property ownership. Here's what you need to know.

Fringe Benefits Tax (FBT)

Fringe Benefits Tax (FBT) applies when employers provide non-cash benefits to employees as part of their remuneration. Examples include:

- Use of a company car for personal travel.
- Interest-free or low-interest loans.
- Free or discounted parking.
- Relocation benefits or housing allowances.
- Reimbursement of private expenses.
- Living away from home allowances (LAFHA).

Key points:

- FBT is paid by the employer (not the employee).
- The current FBT rate is **47%**.
- Employers may adjust your cash salary to offset the FBT cost.

Living Away From Home Allowance (LAFHA)

Concessions exist for employees genuinely **living away from home** due to work, but strict eligibility applies:

- You must maintain a home in Australia that is **available for your immediate use**.
- The concession is rarely available for **employees relocating to Australia for the first time**.

These rules make it difficult for new arrivals to access LAFHA unless specific conditions are met.

Relocation Benefits

Employees relocating permanently to Australia may be eligible for FBT concessions on:

- Moving household goods and storage.
- Selling and/or purchasing a home.
- Temporary accommodation and meals.
- Transport for themselves and their family.

The general principle is that the relocation must relate to a change of employee's usual place of residence, to perform employment duties in another location, subject to other conditions for FBT exemption to apply.

Goods and Services Tax (GST)

GST is a **10% consumption tax** applied to most goods and services in Australia.

Exemptions include:

- Fresh food.
- Health and medical services.
- Education and childcare.

This is comparable to **VAT** in the UK or **sales tax** in the US.

Tourist Refund Scheme (TRS)

If you're visiting or leaving Australia, you may be eligible to **claim a refund on GST** paid on certain goods.

Eligibility requirements:

- Spend **\$300 or more** (including GST) at one store, within **60 days before departure**.
- Carry or wear the goods as hand luggage.
- Present the goods, receipt, passport, and boarding pass at the TRS counter at the airport before departure.

Case Example: Claiming the GST Refund Under the Tourist Refund Scheme



Sanjay is a temporary visitor who buys a digital camera for \$1,100 AUD (including \$100 GST) two weeks before flying home. At the airport, he presents the camera, original tax invoice, passport and boarding pass at the TRS desk. Since the purchase meets all criteria, he receives a **\$100 GST refund** processed to his credit card.

Other Taxes and Levies



Property Rates and Land Tax

- **Council rates** are charged by local governments to fund community services (usually paid by landlords).
- **Land tax** is imposed by state and territory governments on **unimproved land value**.
- Your **principal residence** is usually exempt.



Vacant or Unoccupied Property Levies

- **Federal Level: A 1% levy** applies to foreign/non-resident investors who leave Australian residential property vacant for more than 6 months per year.
- **Victoria:** From January 1, 2025, the **Vacant Residential Land Tax** applies statewide in Victoria, expanding beyond Melbourne's inner council rates with exceptions for holiday homes and temporary absences.



Estate and Gift Taxes

Australia does **not** impose estate tax, gift tax, or death duties. However:

- **Capital gains tax (CGT)** may apply when beneficiaries later dispose of inherited assets.



Net Wealth or Wealth Taxes

- Australia currently does **not** impose a net wealth or asset-based tax.

Key Actions Recap - Other Taxes & Levies

Understand Fringe Benefits Tax (FBT):

- If your employer provides non-cash benefits (e.g. car, housing, relocation), check whether FBT applies. While your employer is liable for the tax, it may affect your salary package, where applicable.

Review Living Away From Home Allowance (LAFHA):

- Only accessible in limited circumstances. Ensure you maintain a home in Australia and meet the eligibility criteria if your employer offers this benefit.

Ask About Relocation Packaging:

- If you're relocating for work, speak with your employer about tax-effective benefits like temporary accommodation, storage, and transport costs that may be FBT-exempt.

Claim a GST Refund Before Departure (TRS):

- If eligible, present your goods and tax invoice at the airport within 60 days of purchase to claim back GST on qualifying purchases over \$300.

Be Aware of Land Taxes and Council Rates:

- Understand your obligations if you purchase property in Australia—especially as an absentee or foreign owner. Land tax exemptions may apply if the property is your primary residence.

Check if Vacant Property Levies Apply:

- If you own property in Australia but do not live in it or rent it for at least 6 months per year,



Important Note: No Estate or Wealth Taxes in Australia:

While there are no direct estate or wealth taxes, beneficiaries may face capital gains tax when disposing of inherited assets.

Key Actions Recap

Fringe Benefits Tax (FBT)

- Check if your package includes non-cash benefits (e.g. car, housing, relocation).
 - Confirm if FBT applies and whether it affects your take-home pa.
 - For relocations, ask if the move qualifies for FBT exemptions.

Living Away From Home Allowance (LAFHA)

- Only available in limited cases—ensure you meet the criteria before relying on it.

Relocation Benefits

- Ask your employer about FBT-free relocation perks (e.g. transport, storage, temp accommodation).

GST Refund (TRS)

- Spent \$300+ at one store? Take the receipt, goods, and ID to the airport TRS counter within 60 days.

Property Taxes

- If buying property, understand land tax and council rate obligations.
 - Check if your property qualifies for a land tax exemption.

Vacant Property Levies

- Own property but not living in it? You may face vacancy taxes (especially in Victoria or as a foreign owner).

Estate & Wealth Taxes

- No estate, gift or wealth taxes in Australia.
 - But CGT may apply if you later sell inherited assets.

Chapter 8: Superannuation

Superannuation (commonly known as “super”) is Australia’s compulsory retirement savings system. If you’re working in Australia, either temporarily or permanently, chances are you’ll be affected by superannuation laws.

This chapter outlines the key obligations, opportunities, and actions you should consider.

Employer Contributions: What Your Employer Must Pay

Employers in Australia are legally required to contribute to your Australian super fund under the Superannuation Guarantee (SG) scheme.

Contribution Rate:

- 11% of your ordinary earnings up to 30 June 2024.
- 11.5% from 1 July 2024 up to 30 June 2025.
- 12% from 1 July 2025 onwards.

Maximum Contribution Base:

- In 2023–24: \$62,270 per quarter.
- In 2024–25: \$65,070 per quarter.
- In 2025-26: \$62,500 per quarter.

When Contributions Are Not Required

Contributions are not required for:

- Non-resident employees working outside Australia.
- Senior executives under certain visa subclasses.
- Employees covered by a **bilateral social security agreement**.

Salary Sacrifice

You and your employer can agree to reduce your salary in exchange for additional super contributions. This strategy, known as **salary sacrificing**, can be tax-effective but must stay within the concessional contributions cap.

- **Concessional Contribution Cap from 1 July 2024:** \$30,000 (\$27,500 until 30 June 2024).
- **Tax rate on contributions:** 15%.

Case Example:



Priya moves from India to Australia on a skilled worker visa. Her employer starts contributing 12% of her \$100,000 salary into super. She also chooses to salary sacrifice an additional \$10,000. The total \$22,000 is well within the concessional cap and taxed at 15%, rather than her marginal rate.

Bilateral Social Security Agreements: Avoiding Double Contributions

If you're seconded to Australia by an overseas employer, you may be able to avoid double super contributions through a **bilateral social security agreement** between Australia and your home country.

These agreements mean you only have to pay superannuation in one country. To qualify, your employer must obtain a **certificate of coverage** from the tax authority in your home country.

Countries with Agreements:

Europe

- Austria
- Belgium
- Croatia
- Czech Republic
- Estonia
- Finland
- Germany
- Greece
- Hungary
- Ireland
- Latvia
- Netherlands
- Norway
- North Macedonia
- Poland
- Portugal
- Serbia
- Slovak Republic
- Switzerland.

Asia-Pacific

- India
- Japan
- Korea

Americas

- Chile
- United States

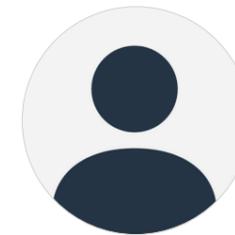
Personal Contributions: Boosting Your Retirement

You can contribute your own money to superannuation either **before-tax (concessional)** or **after-tax (non-concessional)**.

- **Concessional contributions** are capped at \$30,000 (from 1 July 2024) and taxed at 15%.
- **Non-concessional contributions** are capped at \$120,000 (from 1 July 2024) and made from after-tax income.

If you exceed the caps, additional tax of up to 47% may apply.

Case Example:



Jorge is self-employed and contributes \$25,000 to super from his income before tax. He claims this as a tax deduction, and the contribution is taxed at 15% instead of his personal rate.

Transferring Foreign Pensions to Australia

Before you transfer your overseas pension to an Australian super fund, check:

- If the fund can accept the transfer.
- Whether tax will be payable.
- How it impacts your contribution caps.
- When the funds can be accessed.



Important Note: These transfers are complex and vary by country. Professional advice is highly recommended.

DASP: Accessing Super When You Leave Australia

If you're a temporary resident (excluding New Zealand citizens) and leave Australia permanently, you may be eligible for a **Departing Australia Superannuation Payment (DASP)**.

Tax on withdrawal:

35% for taxed elements.

45% for untaxed elements.

65% for working holiday visa holders.

You must claim your DASP within six months of leaving Australia, or your funds will be transferred to the ATO.

Early Release of Super

Early access to super is only allowed in limited cases, including:

Severe financial hardship.

Compassionate grounds (e.g., medical treatment, funeral costs).



Important Note: The **COVID-19 early release scheme** closed on 31 December 2020.

Withdrawals may have tax implications depending on the taxable and non-taxable components.

Key Actions Recap

- Confirm your employer is contributing at the correct SG rate (currently 12%).
- Check if a bilateral agreement applies to avoid double super contributions.
- Consider making additional personal contributions (within the cap).
- If you're on a temporary visa, plan your DASP claim before leaving Australia.
- Seek advice before transferring overseas pensions or accessing super early.

Chapter 9: Double Tax Agreements

Australia has entered into **Double Tax Agreements (DTAs)** with a number of countries. These treaties are designed to prevent double taxation, allocate taxing rights between jurisdictions, and clarify residency rules for cross-border individuals and businesses.

Key Purposes of DTAs

Prevent **double taxation** by either exempting certain income or providing **foreign tax credits**.

Determine **tax residency** when individuals appear to be dual residents.

Allocate taxing rights between countries on **income and capital gains**.

Limit **withholding tax rates** on interest, dividends, and royalties paid between treaty countries.



Important Note: These transfers are complex and vary by country. Professional advice is highly recommended.

Countries with Double Tax Agreements

- Argentina
- Austria
- Belgium
- Canada
- Chile
- China
- Czech Republic
- Denmark
- Fiji
- Finland
- France
- Germany
- Hungary
- Iceland
- India
- Indonesia
- Ireland
- Israel
- Italy
- Japan
- Kiribati
- Korea
- Malaysia
- Malta
- Mexico
- Netherlands
- New Zealand
- Norway
- Papua New Guinea
- Philippines
- Poland
- Romania
- Russia
- Singapore
- Slovakia
- South Africa
- Spain
- Sri Lanka
- Sweden
- Switzerland
- Taiwan
- Thailand
- Turkey
- United Kingdom
- United States
- Vietnam

Case Example: How a DTA Prevents Double Taxation



Sophie, a French national, moves to Australia for a two-year secondment with her company. While living in Australia, she earns employment income locally and also receives dividend income from her investments in France.

Without a DTA:

- She may be taxed on the same income in both countries — once in France (her home country) and again in Australia (her country of residence for tax purposes).

With a DTA between Australia and France:

- The agreement determines that **Australia has the taxing right over her employment income**, and France must **provide a tax credit** for any tax paid in Australia.
- Sophie is not required to report her French dividends in her Australian return as she is a temporary resident.

Result: Sophie avoids being taxed twice on the same employment income.

Tax Information Exchange Agreements (TIEAs)

Australia has also entered into **Tax Information Exchange Agreements (TIEAs)** with various jurisdictions. These bilateral agreements facilitate the sharing of taxpayer information to assist in preventing tax evasion and maintaining transparency.

Countries with TIEAs

- | | | |
|--------------------------|--------------------|-------------------------------|
| • Andorra | • Gibraltar | • Montserrat |
| • Anguilla | • Grenada | • Netherlands Antilles |
| • Antigua & Barbuda | • Guatemala | • Samoa |
| • Aruba | • Guernsey | • San Marino |
| • Bahrain | • Isle of Man | • St Kitts and Nevis |
| • Belize | • Jersey | • St Lucia |
| • Bermuda | • Liberia | • St Vincent & the Grenadines |
| • British Virgin Islands | • Liechtenstein | • The Bahamas |
| • Brunei | • Macao | • Turks and Caicos Islands |
| • Cook Islands | • Marshall Islands | • Uruguay |
| • Costa Rica | • Mauritius | • Vanuatu |
| • Dominica | • Monaco | |

Key Takeaways

- If you are a resident of a DTA country, check whether **withholding tax relief or exemptions** may apply.
- If you have income in both Australia and another DTA country, review the treaty to understand **tax residency** and **credit eligibility**.
- For residents of non-DTA countries, **TIEAs** may still allow government authorities to share taxpayer information.
- Always seek **specialist tax advice** when dealing with international tax matters or potential dual residency situations.

Final Relocation & Tax Checklist

Set yourself up for success in Australia by reviewing this essential checklist before and after you arrive.

Before You Relocate: Plan Proactively



Negotiate smartly: Discuss **FBT-exempt benefits** with your employer if relocating permanently.



Time your earnings: Ensure any foreign income for past service is paid **before arriving in Australia**.



Keep overseas investments: Consider maintaining assets abroad if you'll be a **temporary resident**.



Avoid extra tax: Explore exemptions from the **Medicare Levy** and arrange **private health cover** to prevent the **Medicare Levy Surcharge**.



Understand your assignment: Does your **assignment letter** clearly outline duration, location, and remuneration?

When You Arrive: Sort Out the Essentials



Determine your tax residency: Are you considered an **Australian resident, temporary resident or non-resident**?



Check your 183-day rule: Will you spend less than **183 days in Australia** during the financial year?



Review your pay package: Has it been structured to **minimise FBT and maximise after-tax benefit**?



Apply for a Tax File Number (TFN) and provide it to your **employer and bank**.



Register with a tax agent to extend your **lodgment deadline** beyond 31 October.

Ongoing: Stay Compliant & Optimise



Value CGT assets: Record the **market value** of your assets as at your **date of residency**.



Track your employee shares/options: Know if/when they'll be taxed in Australia.



Maintain a travel diary for any **international business trips**.



Keep receipts and records to support your **deductions and claims**.



Review superannuation eligibility: Are you entitled to **SG contributions** or covered under a **bilateral social security agreement**?



Prepare for PAYG instalments if you earn significant **non-salary income**.



Still filing Australian returns from overseas? Make sure you've arranged for **continued tax compliance** while abroad.



Pro Tip: This checklist is a starting point — not a substitute for personalised advice. If your circumstances involve **employee share plans, foreign pensions, or dual residency issues**, Andersen can help you navigate the nuances.

Glossary

Key Terms & Abbreviations

To help you navigate this guide, here's a quick reference of commonly used terms:

Abbreviation	Meaning
ITAA 1936	Income Tax Assessment Act 1936
ITAA 1997	Income Tax Assessment Act 1997
ATO	Australian Taxation Office
DTA	Double Tax Agreement
TFN	Tax File Number
PAYG	Pay As You Go
ESS	Employee Share Scheme
SGC	Superannuation Guarantee Charge
GST	Goods and Services Tax
FBT	Fringe Benefits Tax
LAFH	Living Away From Home
RHCA	Reciprocal Health Care Agreement

Need Support?

We're Here to Help.

Whether you're planning your move or already settling into life in Australia, our team is here to support your global mobility and international tax needs.

Let's Talk

At Andersen Australia, we're more than tax advisors.

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At Andersen Australia, we provide expert tax, legal, and advisory services tailored to the needs of both local and international clients. With offices in Melbourne and Sydney, our team delivers integrated solutions across compliance, consulting, structuring, and global mobility.

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